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STUDENTS GRUMBLING OVER HIGH INTEREST CHARGED ON LATE TUITION PAYMENTS, WHICH HAS PUT AN EXTRA $1.8M INTO SCHOOL'S COFFERS

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Dad accused of beheading boys with knife

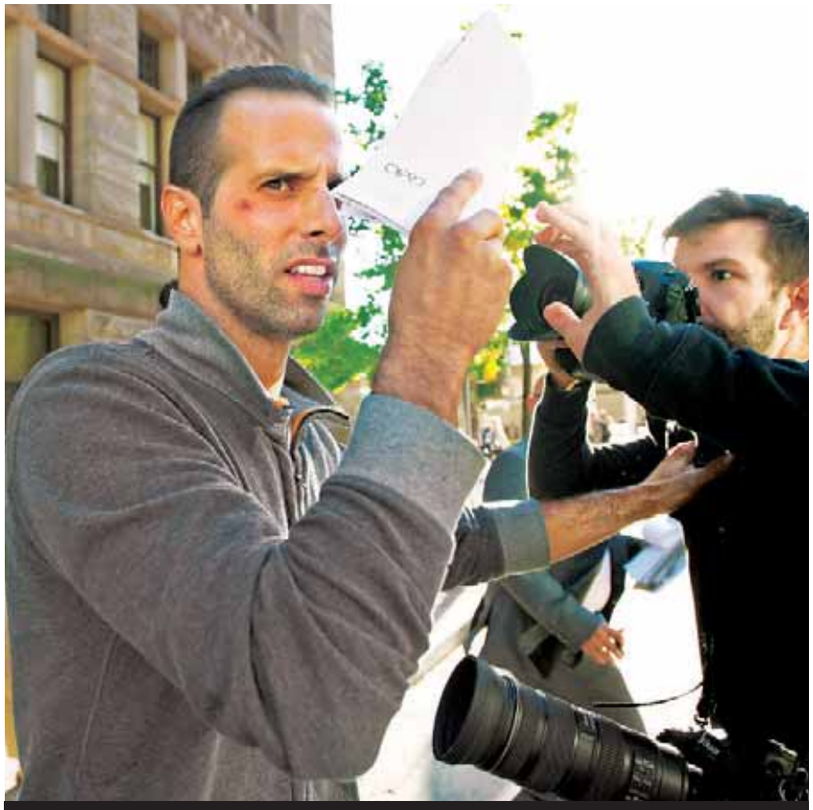
Canadian citizen arrested in Somalia after four sons discovered dead PAGE 8

Leafs make it two in a row in Philadelphia

Goals by Bolland and Kessel secure 3-1 win against Flyers PAGE 47

A dream come true — thanks to the Biebs

Justin Bieber's stamp of approval jump-starts 14-year-old Madison Beer's music career PAGE 28



Alexander (Sandro) Lisi, an associate of Mayor Rob Ford, leaves Old City Hall after being released on bail following his appearance on Wednesday. Lisi faced a throng of media as he exited the court.
RICK MADONIK/TORSTAR NEWS SERVICE

Friend's arrest a surprise to Ford

Bail granted. Alexander (Sandro) Lisi accused of possessing and trafficking marijuana

Mayor Rob Ford faced a crisis at home just before leaving for Austin on Wednesday: His driver, friend and hockey buddy was charged with drug trafficking.

"I'm surprised, I'm very surprised," Ford said before leaving for Texas. Alexander (Sandro) Lisi is "a good guy and I don't throw my friends under the bus."

Lisi, 35, whose criminal record includes assaulting and threatening one woman and threatening death to another, was released on bail Wednesday afternoon. A special squad led by top Toronto homicide Det.-Sgt. Gary Giroux charged him overnight with trafficking marijuana, possession of property obtained by crime, possession of marijuana and conspiracy to commit an indictable offence.

A ban on publication prevents reporting of details from his appearance. His co-accused, an Etobicoke dry cleaner, Jamshid Bahrami, was also released on bail.

An ongoing Torstar News Service investigation has suggested Lisi was one of two men aggressively trying to retrieve the alleged Ford crack video.

The involvement of Giroux, fellow homicide detective Joyce Shertzer and other well-known detectives in what appears to be a relatively mundane drug case has raised eyebrows. Toronto police have refused to explain this. Asked if Ford is under investigation, Chief Bill Blair has declined comment.

Lisi was free to leave the courthouse just after 5 p.m. Wednesday.

"You're a bunch of f—ing loons," he said to a group of reporters. One person who was not surprised to hear of a connection between Ford and Lisi was Carol Peck, 75, who lives two doors down from the Lisi residence.

Ford was a frequent visitor to the Lisi home, meeting with the accused as many as four times a week, she told Torstar.

Lisi's Range Rover is well-known in the area where he was arrested Tuesday evening.

Torstar has spotted him on numerous occasions, meeting people at his house, at the Richview Plaza where police nabbed him and at the Esso Station around the corner from Ford's home. Go to metronews.ca for the full story. TORSTAR NEWS SERVICE

Quoted

"I've never seen him once do drugs. He's straight and narrow, and I've never once seen the guy drink."
Mayor Rob Ford

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Fears growing

GTA seeks strict pipeline controls

The worst-case scenario: A rupture of the Enbridge pipeline somewhere along the 31 kilometres between emergency shut-off valves in Durham Region, leading to more than 14,000 barrels of oil spewing into one of the creeks under which it passes and flowing into Lake Ontario, the drinking water supply for millions.

Fears like that, outlined by the Town of Ajax, have prompted municipalities to demand that regulators impose strict safety conditions as part of the anticipated approval of Enbridge's plans to flow more product — and more-dangerous product — through Line 9B.

Cities from Hamilton to Kingston have outlined concerns about the pipe's strength, shut-off valves, emergency response plans, Enbridge's financial accountability, and the potentially catastrophic impact of a spill on the water supply.

TORSTAR NEWS SERVICE

Scarborough subway

Metrolinx leaves route up to city

Toronto will get $1.48 billion in provincial funding for a Scarborough subway to Sheppard Ave. East regardless of the route it approves.

In a letter to the city manager, Metrolinx says its only condition is that the environmental assessment include all potential routes, including Ontario Transportation Minister Glen Murray's proposal for an above-ground route, as well as an underground, three-stop subway along McCowan.

TORSTAR NEWS SERVICE

An angry Mayor Rob Ford addressed reporters regarding the arrest of friend Sandro Lisi, rebuked reporters for showing up at his home, then said he had to leave for Austin, Texas, as part of a business delegation to bring back lessons on how Austin has become such a music industry leader with its Austin City Limits Music Festival. GRAHAM SLAUGHTER/TORSTAR NEWS SERVICE

Off gravy train and onto soul train?

Mayor heads to Austin. Ford's unlikely alliance with music industry may be an attempt to broaden his base

Rob Ford's trip to Austin, Texas, and his bid to make Toronto "the Music City," as he recently put it, may seem an odd move for the dollars-and-cents mayor, who is not generally regarded as a champion of the indie concert-going set.

But if the arts community has found an unlikely ally in Ford, it could be evidence of a mayor in the early stages of campaign mode, an attempt to broaden his base before next year's election.

"Politics makes strange bedfellows," said Mitchell Kosny, a municipal-policy expert at Ryerson University, repeating an oft-quoted phrase.

"I think this is a soft lead-up to be able to be more serious after January" when the official campaign kicks off, Kosny said. "The mayor knows he's got to be out there, and he's got to be able to flip the agenda to his advantage."

The mayor's entourage includes high-profile members of Toronto's music industry such as Michael Hollett, who co-founded North by Northeast in the mid-'90s, modelling the Toronto music festival after Austin's well-known South by Southwest.

While Hollett may have been somewhat surprised by the mayor's interest in Austin's music scene, he is seizing on the opportunity to show Ford how to better support the industry — which, he said, "really ends up being about attitude."

Hollett suspects that live music is a "level of arts that (Ford) connects with."

"I think it's something that speaks to him more than that higher-end art. It's more of his brand, I suppose; 'man of the people' stuff," he said.

TORSTAR NEWS SERVICE

On the mayor's sensibilities

"I think it's something that speaks to him more than that higher-end art.... Rock and roll instead of ballet."

Michael Hollett, co-founder of North by Northeast

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Pot belly pig can stay — for now

Mississauga. Mayor says keeping animal at home not kosher

Mississauga Mayor Hazel McCallion isn't about to let a pig squat in her city.

"I don't want to give a message to the people of Mississauga that they can keep pigs in a residential (building)," McCallion told councillors at Wednesday's meeting, adding that she's getting tired of hearing about chickens, snakes and monkeys living at people's homes. "In my opinion, a pig should be on a farm, not in an urban setting," McCallion said.

All the fuss was over Chef, a pot belly pig who's taken up residence in a Mississauga home.

"He's not much different than a dog," Manfred Vaegler told Torstar News Service.

Quoted

"A pig should be on a farm, not an urban setting."

Mississauga Mayor Hazel McCallion

Vaegler was asking council for an extension to allow Chef, his friend's pet, to keep staying with him until they can find a proper home for the animal.

Police noticed Chef a few weeks ago when they accompanied an ambulance to Vaegler's home after Chef's owner had a medical emergency.

McCallion didn't like the idea of going against a city bylaw that doesn't allow such animals on residential properties. But eventually she supported council's motion to extend Vaegler's extension for another three months.

TORSTAR NEWS SERVICE

Manfred Vaegler with Chef, the pot belly pig. Mississauga Mayor Hazel McCallion wants Chef out of her city. SAN GREWAL/TORSTAR NEWS SERVICE

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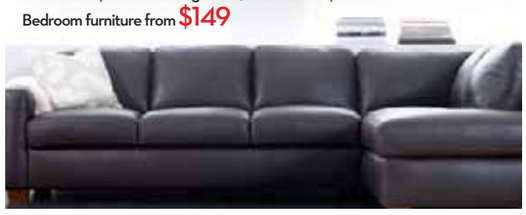

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HUDSON'S BAY

Grace O'Malley's. Toronto bar hosting 'swab party' to help manager find donor

A bar in Toronto's entertainment district is going dry for a couple of hours next week, offering buccal swabs instead of beers.

Grace O'Malley's general manager Chris Taylor has leukemia and he's waiting for a stem cell donor.

"I need one, it turns out, to save my life," he told Metro in an interview in July, hoping to get the word out about stem cell donation.

OneMatch is a program run by Canadian Blood Services, which matches potential stem cell donors to unrelated patients around the world.

OneMatch is partnering with Taylor's friends and colleagues at the bar on Tuesday, Oct. 8 between 6 and 8 p.m.

OneMatch will have staff with swabs ready to sign potential donors — aged 17 to 35 — up to the program.

Donors sign up for free. They fill out forms and swab the inside of their cheek and their genetic profile is entered into the OneMatch database.

If they're a match for someone, they'll get a call. Usually, that call comes years later when a stranger with a matching genetic profile needs help.

Chris Taylor METRO

Quoted

"I need one, it turns out, to save my life."

Chris Taylor, Grace O'Malley's general manager.
In an interview with Metro in July he explained that he needs a stem cell donation to treat his leukemia.

In that case, they'll donate their stem cells from their blood or bone marrow, using a safe procedure.

Taylor has been waiting for a match for months and is going through his third round of chemotherapy, said his friend Kim Dixon.

JESSICA SMITH/METRO

Why dry?

OneMatch spokesperson Olga Pazukha said the bar is going dry because they wanted people to be informed about the decision they're making and to prevent alcohol from interfering with the swab.

- After the OneMatch swabbing is over at 8 p.m. the bar will re-open with live entertainment, drinks and a poker tournament.
- To learn more about stem cell donation or to sign-up as a donor, go to onematch.ca.

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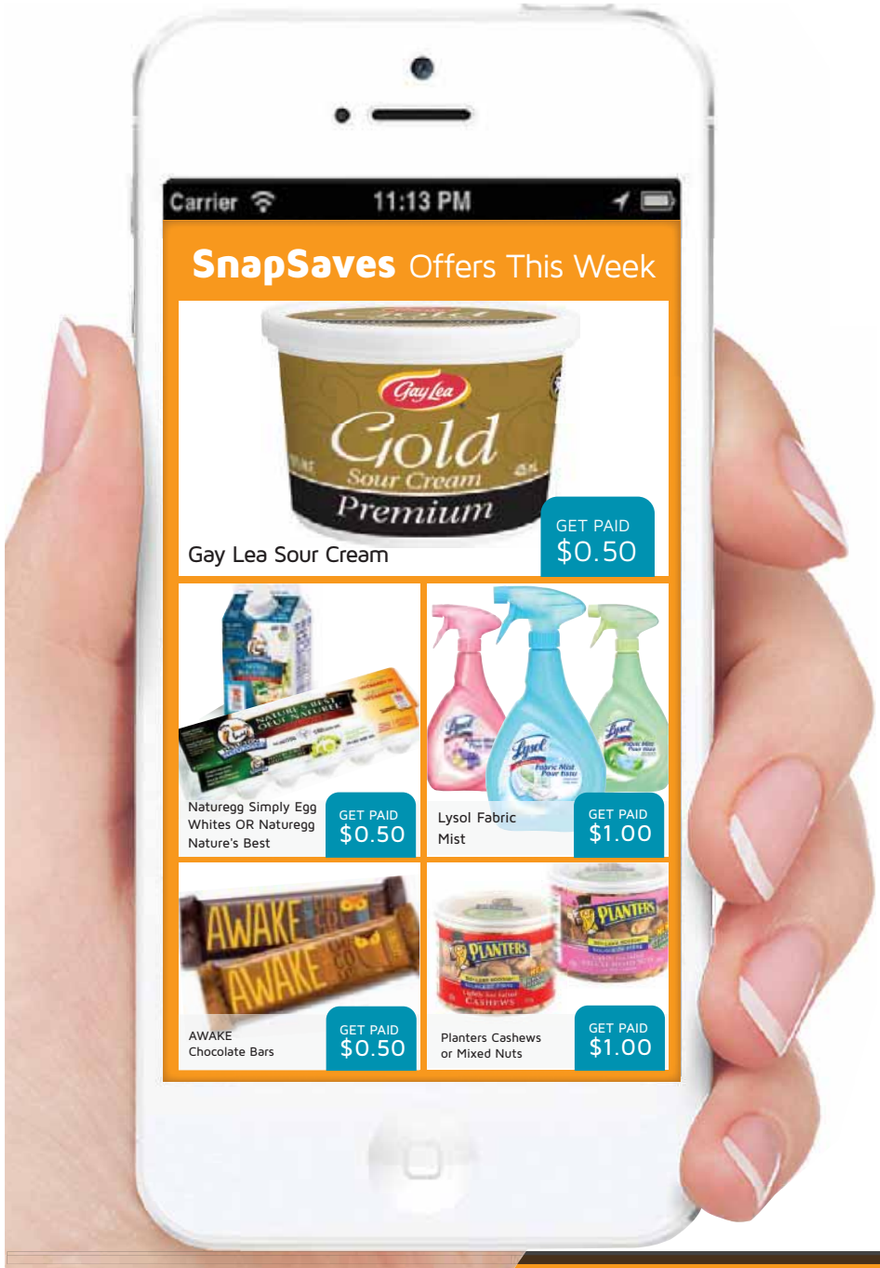

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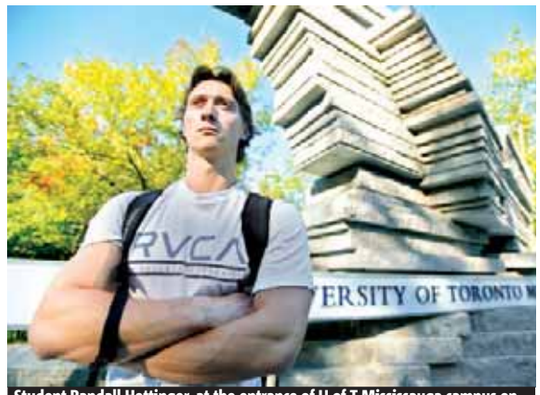
U of T earned $1.75M from tuition late fees

VISA-like interest rates. Students irked by unfair penalty, while university defends the need for a financial safeguard



Student Randall Hettinger, at the entrance of U of T Mississauga campus on Wednesday, works two jobs to avoid missing the Nov. 15 deadline for paying the rest of his tuition. VINCE TALOTTA/TORSTAR NEWS SERVICE

Randall Hettinger is racing the clock, working 30 hours a week at two jobs — one retail, one construction — on top of a full slate of courses, so he'll make the Nov. 15 deadline to pay the rest of his University of Toronto business administration tuition.

If he can't make the final $5,000 by then — he paid the first $9,500 in August — the university will start charging him monthly interest, something he says he can't stand to add to his student debt tab of $35,000.

At a rate of 1.5 per cent, compounded each month, it adds up to 19.56 per cent a year, on par with credit-card interest.

"It's strange they don't let us pay semester by semester; it makes it so difficult for students who aren't from upper-class families where money is no problem," said Hettinger, 22, who said he lives with his parents to cut costs.

But so many U of T students are unable to make the November deadline for their final instalment that the school garnered nearly $1.8 million in interest on late payments in 2011-2012, new figures show.

But many U of T courses run all year, noted university spokesperson Dominic Ali, so "without some predictability about when fees will be received, it would become challenging for the university to operate and to plan for the future."

Queen's Park is poised to clamp down on institutions that penalize students for missing tuition payments for reasons that are not their fault.

"We think it's unfair to expect students to pay late charges because they haven't received their OSAP yet," said MPP Brad Duguid, minister of training, colleges and universities. "We're determined to introduce changes, and my goal is to have them ready by the end of December."

TORSTAR NEWS SERVICE

Unfair fees?

A Freedom of Information request submitted by student Ben Coleman showed that 8,040 full-time students on U of T's downtown campus failed to meet the November deadline for tuition for 2011-2012 — and together they paid $1,756,292.42 in interest over that school year, for reasons Coleman said were not their fault.

- "This is so punitive; full tuition is due in November, but students on OSAP (Ontario Student Assistance Program) don't get their second instalment (until) January," he said.

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Canadian accused of beheading his 4 sons

Somalia. Omar Hassan, 60, spent 30 years driving a taxi in Calgary, says the grieving mother of slain boys

Quoted

"I don't have anything. I lost my children and I don't have anyone to help me now."

Qadro Addawe, mother of four boys allegedly beheaded by their father in Somalia

A 60-year-old Canadian has been arrested in Somalia, accused of beheading his four sons with a knife.

Local press reported that police in the central city of Beledweyne arrested Omar Hassan Sunday evening after his four young children — Yahye, 7, twins Idiris and Sakariye, 6, and Yonis, 3 — were found dead.

"He has taken my blood!" wailed the boys' mother Qadro Addawe, reached by telephone in Mogadishu. "I don't have anything. I lost my children and I don't have anyone to help me now."

Addawe, 29, said Hassan spent 30 years driving a taxi in Calgary, and she married him in 2005 in the hope of having a better life. "He's a (Canadian) citizen," she said. Hiiraan Online, a Somali news website, reported Hassan had also worked in Yellowknife.

Addawe said they were married in Ethiopia and then moved to Kenya, where they had their first boy. They went next to Uganda, where the twins were born, and then moved back to Somalia, where they had their last child in 2010.

Once established in Beledweyne, Hassan started threatening Addawe and the boys, she said. Shortly afterward, she fell ill and was forced to leave her sons in the care of a relative while she made the long journey to Mogadishu so she could receive proper treatment in a hospital.

Around this same time, Hassan stopped supporting her financially, she said.

She contacted Canadian diplomats repeatedly in an attempt to get papers to allow her and the children to immigrate to Canada but says she was rebuffed.

She received a call from the Beledweyne police at 8:30 a.m. Monday, telling her about the murders and the arrest.

"I have been his wife for eight years. I know his character," she said. "His problem, I don't understand. This man is crazy."

"He said he wanted to attack me. I prayed to Allah … now he's killed them."

TORSTAR NEWS SERVICE

Greenpeace International activist Sini Saarela of Finland stands in a cage at the Leninsky District Court in Murmansk, Russia, Sunday. Greenpeace said Wednesday Saarela was among the activists who have been charged with piracy by Russia after protesting at a Russian Arctic oil platform. GREENPEACE/THE ASSOCIATED PRESS FILE

14 Greenpeace activists charged with piracy in Russia

Greenpeace says that 14 of its activists who were detained after protesting at a Russian oil platform have been charged with piracy, a crime punishable by up to 15 years in prison.

The activists from Argentina, Brazil, Britain, Finland, the Netherlands, Poland, Russia and Sweden were among 30 people who were on board the Greenpeace ship that was seized by the Russian Coast Guard following the Sept. 18 protest.

Two of the activists had tried to scale an offshore platform owned by Russian energy giant Gazprom to call attention to the environmental risks of drilling in Arctic waters.

Greenpeace says more activists, including two Canadians, were expected to be formally charged on Thursday and Friday.

Paul Ruzycki of Port Colborne, Ont., was serving as the ship's chief mate and Montrealer Alexandre Paul was also on board.

All 30 are being held in jails in Murmansk, a port above the Arctic Circle.

THE ASSOCIATED PRESS/WITH FILES FROM THE CANADIAN PRESS

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Berlusconi does 180, Letta still on top

Italian politics. Support ensures government's survival, Senate votes to back premier 235-70

Silvio Berlusconi made a stunning about-face Wednesday and threw his support behind the government of Premier Enrico Letta in a confidence vote, acknowledging defeat on the Senate floor after defections in his party robbed him of the backing he needed to bring down the government.

Berlusconi's support ensured the survival — for now — of Letta's five-month-old left-right coalition. But it signalled that the 77-year-old billionaire's once unchallenged authority over Italy's centre-right has wobbled as his judicial woes catch up with him.

It was a major setback for Berlusconi, who over the weekend had demanded his five Cabinet ministers quit the government and bring it down, incensed at a vote planned Friday that could strip him of his Senate seat following his tax-fraud conviction and four-year prison sentence.

But in a remarkable challenge to Berlusconi's authority, several allies balked and said they would instead support Letta's hybrid coalition to push ahead with necessary economic and political measures. The unusual show of defiance could signal that Berlusconi's influence has seriously eroded after two decades leading Italy's centre-right and being the main protagonist in Italy's political scene.

THE ASSOCIATED PRESS

Silvio Berlusconi listens to Italian Premier Enrico Letta delivering his speech at the Senate in Rome on Wednesday. GREGORIO BORGIA/THE ASSOCIATED PRESS

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China

Death toll mounts in city that kicked hornet's nest

The death toll from a rare spate of hornet attacks in central China has reached 41 people, local authorities said Wednesday.

The Shaanxi provincial government said the attacks had plagued not only the city of Ankang, where 19 died, but had killed 22 others in two adjacent cities in the province's south.

All told, more than 1,600 people have been injured, and 37 of them are in critical or serious condition in hospitals.

THE ASSOCIATED PRESS

Revenge porn

California bans posting nude pictures of exes

California Gov. Jerry Brown on Tuesday signed a bill outlawing so-called revenge porn for people who post naked photos of their exes after bitter breakups.

The law, which takes effect immediately, makes it a misdemeanour to post identifiable nude pictures of someone else online without permission and with the intent to cause emotional distress or humiliation. The penalty is up to six months in jail and a $1,000 US fine.

THE ASSOCIATED PRESS

Palestinian garden of tears

A resident of the Palestinian village of Bilin, near the West Bank city of Ramallah, waters flowers planted in tear-gas canisters Wednesday to honour those killed over years of clashes with Israeli security forces during protests against Israel's West Bank separation barrier. The unusual garden is meant to show that life can spring from death.

MAJDI MOHAMMED/THE ASSOCIATED PRESS

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*Based on testing of voice-call success rates, data-session completion rates and industry-standard call-quality measures against other national wireless service providers in metropolitan areas across Canada. †Premium and subscription messages are not included. Customers with devices not able to display picture or video messages will receive a text message that includes a web address for viewing. ‡Only one SharePlus Plan subscriber on the account requires a data option. That data can be shared with up to four additional devices. The first device on each TELUS SharePlus Plan must be a smartphone, Smartphone Lite or other mobile phone. Compatible phone required for BYOD option. TELUS, the TELUS logo, the future is friendly and telusmobility.com are trademarks of TELUS Corporation, used under licence. Apple, the Apple logo and iPhone are trademarks of Apple Inc. All other trademarks are the property of their respective owners. © 2013 TELUS.

Kashmir

Militants cross from Pakistan into India, army says

The Indian army said Wednesday its troops have been battling for days against dozens of armed rebels who crossed the heavily militarized border from the Pakistan-controlled Kashmir region into Indian-held territory. THE ASSOCIATED PRESS

Kashmiri farmers seen on Wednesday. DAR YASIN/THE ASSOCIATED PRESS

7 million affected

UN urges Syria to allow access for humanitarian aid

The UN Security Council moved quickly Wednesday to follow through on its newfound resolve to deal with Syria, issuing an urgent appeal for immediate access to all areas of the country to deliver desperately needed humanitarian aid to millions of civilians enduring the conflict.

The council adopted a presidential statement addressing "the significant and rapid deterioration of the humanitarian situation in Syria."

The statement, aimed at helping the nearly 7 million Syrians affected by fighting, urges the Syrian government to facilitate "safe and unhindered humanitarian access" to people in need. THE ASSOCIATED PRESS

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Residents walk through a bazaar near a mosque in Thandwe, Myanmar. Terrified Muslim families hid in forests on Wednesday, a day after Buddhist mobs killed a 94-year-old woman and burned dozens of homes. KHIN MAUNG WIN/THE ASSOCIATED PRESS

Muslims hide in fear amid campaign of violence

Myanmar. Government accused of tolerating — or even abetting — ethnic cleansing against Rohingya minority

Terrified Muslim families hid in forests in western Myanmar on Wednesday, a day after fleeing new sectarian violence that erupted even as the president toured the divided region.

Buddhist mobs killed a 94-year-old woman and four other Muslims and burned dozens of homes in unrest Tuesday near the town of Thandwe.

The government has failed to stop the violence from spreading since it first erupted last year, killing hundreds of people and forcing many thousands to flee their homes.

Some rights groups accuse the government of tolerating, or even abetting, what they describe as ethnic cleansing directed against the Muslim Rohingya minority in Myanmar.

They say President Thein Sein, who is visiting the region for the first time since clashes flared there last year, has done little to crack down on religious intolerance and failed to bridge a divide that has left hundreds of thousands of Muslims marginalized and segregated — many of them confined by security forces in inadequately equipped camps for those who fled their homes.

Thein Sein arrived in Thandwe on Wednesday, the second day of his visit to Rakhine state, and was to meet religious leaders from both communities.

"It's just a political game," said Hla Sein, a 54-year-old Muslim man speaking at a house in Thandwe. "The president is the most responsible person in the country. Up until now, when Muslim people have been killed, their property destroyed, he's been silent." THE ASSOCIATED PRESS

Background

Clashes that began in the state of Rakhine in June 2012 have since morphed into an anti-Muslim campaign that has spread nationwide.

- Most of those targeted in Rakhine have been ethnic Rohingya Muslims, considered by many to be illegal migrants from Bangladesh, though many of their families arrived generations ago.

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Woman 'out of her depth' in Catholic school funding fight

Judge ruling. Taxpayer denied chance to argue for end to public funding

JESSICA SMITH
jessica.smith@metronews.ca

A woman who went to court last year seeking to strip Catholic schools of almost all government funding was denied legal standing, stopping her court challenge.

Reva Landau was to argue the court should reduce Catholic school funding to the formula used in 1867, which she said would eliminate public funding for Catholic high schools and restrict elementary school funding to contributions from the property taxes of Catholic landowners.

She argued that the existence of Ontario's publicly funded Catholic schools is protected by the Constitution but that the legislation that funds them today violates the Charter of Rights and Freedoms.

Reva Landau JESSICA SMITH/METRO

However, on Tuesday, Justice David Corbett agreed with a motion from the provincial government. People with a direct interest in the issue would have standing to bring the case to court, but Landau being a taxpayer was not enough, Corbett found.

Another reason was that Landau, a lawyer by training who has never practised and never represented herself without co-counsel, was not "suitable."

Corbett said in a public interest case, it is not helpful to appoint "an unqualified self-represented litigant to carry the torch."

"I want to be clear that I found Ms. Landau intelligent, engaging and sophisticated. But she is not an expert in constitutional law counsel and she was out of her depth in contending these issues with the likes of (the provincial government lawyers)."

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Insurance renewals are an opportunity to save money

Shopping around can put more money in your pocket.

Insurance renewal time provides drivers with the perfect opportunity to make sure they're getting the best deal on car insurance. While drivers can shop around any time for quotes, there are several good reasons why renewal is the perfect time to compare current policy with what's available elsewhere.

Renewal rate increases – the thing that most often sends drivers in search of new insurance quotes is finding a rate increase on their renewal. Rate increases can happen for a variety of reasons; a ticket or accident on record, the insurance company may have made rate changes to your policy in particular, or there may have been a general rate increase to all of the company's policies. No matter what the reason, seeing rates increase is a good sign it's time to shop around.

Benefits of switching on renewal – when choosing to shop around and potentially switch to a new insurance company on renewal date, drivers save themselves more than just the difference between policies. Firstly, insurance companies often charge penalties for cancelling a policy in the middle of the policy term. Some companies don't charge a penalty but will use a system called short-rating in which the money refunded may not be the fully pro-rated amount the policyholder should get back. This is another way of penalizing for ending the policy before the term for which it was rated. When switching to a new company on renewal date rather than renewing an old policy, risk of penalties or short-rating are avoided.

In addition to avoiding the penalties of early cancellation, you also make it easy on yourself when you change companies on renewal. You will simply pay the new company rather than renewing with the old. This keeps your payments steady and right when and where you expect them and have planned for them in your budget.

When to start shopping around – a few weeks prior to renewal date, a new policy will be sent out. As soon as that information is received, start comparing quotes. You will know exactly what coverage you're receiving now in order to get quotes for the same level of coverage. By comparing apples to apples on coverage, you can be certain that a lower rate really is a better deal, and not just lower because the coverage is lower. Shopping around right when your renewal paperwork arrives also gives you the most possible time to make a decision on whether to continue with your current company or switch. Quoting sites like InsuranceHotline.com make it easier by comparing rates against over 30 insurance companies.

Not ready to switch – while renewal offers a great opportunity to shop around, that doesn't mean you have to switch then. If you don't find a better deal at renewal time, you can still go back and look at rates in the future. Shopping around doesn't mean you have any obligation to switch insurance companies, so if you decide to stay where you are you haven't lost anything.

Just got my insurance renewal… what the Beep?

Get cheap car insurance rates today by visiting InsuranceHotline.com. Compare insurance quotes from over 30 insurance companies and save hundreds, even thousands.

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They went to jail and loved it

Eager visitors lined up Wednesday as the historic Kingston Penitentiary threw open its doors to the public. It was the first tour group allowed inside since the last prisoners were moved out last week. The visitors looked in awe at the jail's workshop area (top photo) and the segregation cells (right), which are little more than cages.

PHOTOS BY FRANK GUNN/THE CANADIAN PRESS

They're doing just fine, thanks

Filthy rich ... and getting richer.
Affluent Canadians tell researchers they've bounced back from the 2008 market crash

You've always suspected it — and you're right: The rich ARE getting richer.

The majority of affluent Canadians are better off today than before the 2008 market crash, a new study shows.

A new BMO Harris Private Banking study covered well-off Canadians — those with investable assets of $1 million or more.

And it found that 54 per cent of them said their financial situation is more solid than before September 2008.

Only 11 per cent said they are worse off and 36 per cent reported that their financial situation is unchanged.

The picture is slightly better for wealthy Americans — 61 per cent said they are doing better, and only 7 per cent said they are worse off than they were prior to the global economic crisis.

"High-net-worth Canadians clearly feel they have bounced back well from the 2008 downturn and are fairly upbeat about what the future has in store for Canada's economy," said Alex Dousmanis-Curtis, senior vice-president who heads up BMO Harris.

Quoted

"We are delighted to see such a high percentage of high net-worth Canadians opening up their wallets."

Alex Dousmanis-Curtis, BMO Harris

"However, we're also hearing from many of our clients that they remain somewhat concerned about global market fluctuations and they want to … insulate their wealth as best as possible against a downturn."

But they're not shy about spending the extra dough, with the study showing them returning to pre-recession spending levels.

They are forking over more than, or the same as, they did prior to September 2008 in key areas — entertainment (89 per cent), travel (86 per cent), club memberships (78 per cent), clothing (75 per cent) and collections and hobbies (72 per cent).

"Increased spending shows confidence in the economy and helps spur economic activity," Dousmanis-Curtis said.

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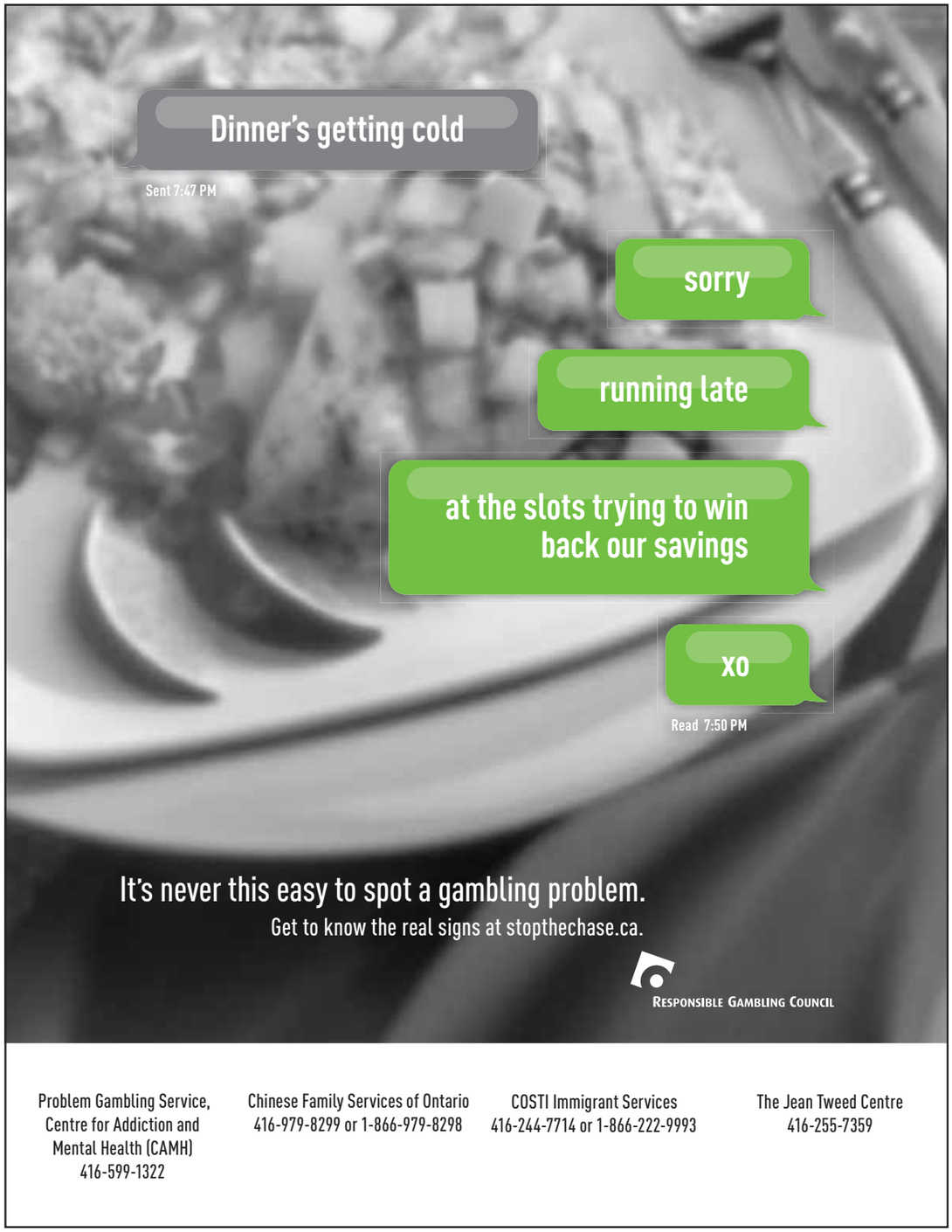
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Chinese Family Services of Ontario 416-979-8299 or 1-866-979-8298

COSTI Immigrant Services 416-244-7714 or 1-866-222-9993

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U.S. budget battle. Both sides predict shutdown could last two weeks

Furloughed government workers protest in Washington. WIN MCNAMEE/GETTY IMAGES

U.S. President Barack Obama brought top lawmakers to the White House on Wednesday as Republicans rejected Democratic demands to vote on legislation ending a two-day partial government shutdown without changes to the nation's three-year-old health care law.

Despite the meeting, White House press secretary Jay Carney said sharply that Obama "will not offer concessions to Republicans in exchange for not tanking the economy."

With the nation's ability to borrow money soon to lapse, Republicans and Democrats alike said the shutdown that has idled some 800,000 federal workers could last for two weeks or more, obliging a divided government to grapple with both issues at the same time.

House Republicans have brought a handful of bills to the floor to reopen portions of the government, including veterans' programs, parks and the National Institutes of Health. Democrats labelled that a piecemeal approach and rejected it, and the White House threatened to veto the measures in the unlikely event they made it to Obama's desk.

"What we're trying to do is to get the government open as quickly as possible," said the House majority leader, Rep. Eric Cantor of Virginia. "And all that it would take is us realizing we have a lot in agreement."

Democrats were scathing.

"The American people would get better government out of Monkey Island at the local zoo than we're giving them today," said Rep. John Dingell of Michigan.

THE ASSOCIATED PRESS

Market Minute

DOLLAR 96.79¢ (-0.06¢)

Natural gas: $3.54 US (-7¢)
Dow Jones: 15,133.14 (-58.56)

TSX 12,839 (-8.44)

OIL $104.10 US (+$2.06)

GOLD $1,320.70 US (+$34.60)

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What to do with a 3D printer? Copy yourself

Technology. London startup is betting that printed plastic figurines will be a hot keepsake

KIERON MONKS
Metro World News in London, England

My twin is a perfect replica. From the haircut to the creases on his shirt, and the less-than-perfect posture, he is a mirror image. But at 15 centimeters tall, my twin appears to have been zapped by a shrink ray.

The truth is only slightly less like science fiction. The clone has been freshly printed from plastic, using an "experimental technique" by London, England tech startup Levavo.

To create Kieron 2, I stood in a studio surrounded by over 60 cameras that scanned and measured me, using photogrammetry to accurately extract features, before feeding the information to a 3D printer that uses around 400,000 colours.

The business is among the first of its kind, a product of the Polish brothers Marcin and Piotr Piosik. "It started from us photographing garden ornaments," says Marcin. "We realized the potential of 3D printing and bought 20 cameras to make a prototype."

Investors were impressed and the brothers began to produce commercially, selling the models for around $120 each. Customers find surprising uses for the figurines.

"Some use them like photos, keeping their family on a shelf," says Marcin. "Others like to have superhero effects, and one guy would get them to see how his diet was working."

The brothers aim to launch studios across Europe, and stay ahead of the game by constantly improving resolution and the materials for models. "We believe in the next couple of years we will have the same detail as any photo," says Marcin.

Quoted

"We believe in the next couple of years we will have the same detail as any photo."

Marcin Piosik, a co-founder of tech startup Levavo, which uses 3D printers to make replicas of people.

Kieron with Kieron 2: Metro reporter Kieron Monks shows off his 3D-printed mini-me at the Levavo office in London, England. METRO IN LONDON

Publishing

Author Tom Clancy dies, 66

Tom Clancy, whose high-tech thrillers such as The Hunt for Red October and Patriot Games made him the most influential military novelist of his time, has died. He was 66. His publisher estimated that worldwide sales of his novels top 100 million copies. THE ASSOCIATED PRESS

Tom Clancy in 1998
THE ASSOCIATED PRESS FILE

Upward trend

Internet stocks regain some sizzle

Internet stocks are heating up again, just as Twitter is preparing to turn up the temperature with its highly anticipated IPO.

Consider what's happened in the past month: The once-scorned stocks of Netflix and Facebook have soared to new highs; Yahoo's stock has surpassed $34 US for the first time in nearly six years; enamoured investors just poured more than $1.7 billion US into secondary stock offerings by LinkedIn and Pandora; and Priceline's stock just broke $1,000 US, catapulting past its peak reached in 1999.
THE ASSOCIATED PRESS

CORRECTION NOTICE

Please be advised that the Chevrolet Car Menu advertisement that ran on October 1, 2013 the 2014 Cruze LS offer was incorrectly labeled as 2014 Equinox LS. The Cruze LS lease is $179/mo. while the Equinox LS lease is $339/mo. as shown further down the ad. The Ontario Chevrolet RMAB and their advertising partners apologize for any inconvenience this may have caused.

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CORRECTION NOTICE

Metro published incorrect ad material yesterday for the City of Toronto Lower Yonge Precinct Planning public meeting.

The correct meeting details are below:

Date: Thursday, October 10, 2013
Time: 6:30 to 9 p.m.
Location: Metro Hall (Room 308/309), 55 John Street
TTC: St. Andrew Station
504 King (to John Street)
Parking: Car Park 52 – 40 York Street

Learn more at www.waterfrontoronto.ca/loweryonge and www.toronto.ca/planning/loweryongeprecinct
Check out page 25 for the corrected ad material

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HE SAYS

John Mazerolle
metronews.ca

My landlord and I have a complex relationship built on a solid foundation of shouting.

Many people have landlords who treat their apartments with benign neglect, quick to respond to every tenant request with a blithe, "We can send somebody in about a week," even if the specific message was "FIRE!"

Well, John my landlord is not like that.

John is the opposite of that. John is this: a perfectionist and a busybody and 90-something years old.

The kind of landlord who stares at you through the mottled glass of his door like you can't see his distorted silhouette. The kind who stands on the front porch with a flyswatter (really), lest an insect sully his perfect patio. The kind who has appeared on Google Maps during two separate iterations, sitting in his designated spot, probably mulling where to find a flyswatter big enough to chase off the Google Car.

John is hard of hearing, so while he's being nosy, he speaks to you at a volume usually reserved for pro wrestling interviews. GROCERIES, HUH?! WHAT YOU GOT THERE!? YOGHURT?!?!

Have I mentioned my rent is really low?

I'm not a perfectionist, to put it mildly. When the tenant upstairs moved, John had me take some photos of the apartment so he could catalogue the "mess" that had been left behind, such as an onion in the fridge.

"How can anyone live like this?" he asked, as I thought about the rotting vegetables in my fridge, several of which had become radioactive and/or sentient.

That means every time he knocks on my apartment door, my life descends into a Benny Hill panic, Yakety Sax blaring, except the only half-naked person is me. When he arrives for the occasional maintenance visit, I throw my pants off, so I can open the door a crack and let him know I'll be "just a minute." This buys me time to, say, cover the tomato soup stain in the middle of the living room carpet.

Once I was dealing with a fruit fly infestation with vinegar traps when he unexpectedly knocked. I was forced to improvise with the vacuum cleaner, in a massacre I like to imagine the surviving fruit flies still talk about in hushed tones.

Maybe it's my fault that I'm a slob, maybe it's his fault that his idea of a reasonable warning is three knocks and a gentle "HELLO ANYBODY HOME?!?!"

Whatever the case, I'm happy. As long as my apartment is clean and affordable, I will put up with levels of eccentricity that greatly exceed the scientifically acceptable safe limit of 12 micro quirks per square metre.

How do I make it work? I believe the key to a successful tenant-landlord relationship is communication: that is, avoid it at all costs.

When John is friendly, I smile. When he's confrontational, I nod. Then I move on. Compare to the upstairs tenant, who has had at least three shouting matches with him since she moved in a month ago. Calling the police seems to be a running theme, so at least they have some common ground to work from.

If you'd like any further tips on how to deal with your landlord, I'll just need a minute to throw some clothes on and ask you to ignore any strange noises, such as explosions. But feel free to give me a shout. That's what I'm used to.

ZOOM

Gaza's tunnel smugglers bored

HATEM MOUSSA/THE ASSOCIATED PRESS

No goods transferred amid Egypt turmoil

A Palestinian man works in a tunnel in Rafah, on the border between Egypt and the southern Gaza Strip.

Since the summer, Egypt's military has tried to destroy or seal off most of the smuggling tunnels under the Gaza-Egypt border, a consequence of the heightened tensions between Cairo and the Hamas government in Gaza. The tunnels once employed thousands of young men in Gaza. By early September, with most tunnels closed, only a few tunnel workers reported to their jobs for maintenance work. Some mask their faces with shirts to avoid identification while working, for fear of repercussions in case they were to travel to Egypt in the future.

THE ASSOCIATED PRESS

A solution to a blockade

- The tunnels have served for years as a lifeline for Gaza, home to some 1.7 million Palestinians.
- They became important after Hamas overran the territory in 2007, prompting Israel and Hosni Mubarak to impose a border blockade.

Fuel, construction goods

"We have no other alternative but to work in these tunnels. They are the only crossing to bring needed goods to Gaza."

Hussam Rashwan, tunnel worker. Some workers began digging new tunnels to replace the ones destroyed by Egyptian security forces.

Clickbait

HANNAH ZITNER
hannah.zitner@metronews.ca

Just because you don't live in a city with an international art biennale, world-class art gallery or well-known film fest, doesn't mean you have to be left in the cultural dark. These podcasts will keep you tuned into the world of art and culture.

ARI PERILSTEIN/GETTY IMAGES

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In-depth interviews about 'all things awesome,' Jesse Thorn likens himself to a Conan O'Brien, but safe for pubic radio.

LensWork:
Short snippets on photography, creativity and the art world — without the art speak.

SFMOMA Artcasts:
A monthly peek into the world of artists, writers, curators and musicians.

Letters

RE: Pipeline Dreams Could Become A Nightmare: City, published Oct. 2

Thanks for the wake-up call about the dangers to Toronto of Enbridge's plan to send diluted bitumen — dilbit — from Alberta's tarsands in a reverse direction through a 38 year old pipeline — Line 9B.

There is no need to imagine the consequences of a major leak of this pipeline which runs across all of Toronto region's watersheds.

Look at the tragedy of the major leak of Enbridge's dilbit line which burst into a river near Kalamazoo, Mich., in 2010. People had to be evacuated from their homes, ill from the diluents which spread through the air. Some people have been unable to return while the heavy tar-like bitumen lies on the bottom of their river, issuing constant oil slicks.

The second leak, this time in Mayflower, Ark., last March, sent dilbit flowing down the streets of an affluent suburb. One homeowner was quoted on radio that he did not want to go back to his home because he feared for the long-term health effects on his children.

Given people's opposition to these pipelines, the railroads are now carrying dangerous, volatile oil products. It is high time for citizens to refuse the transport of dangerous fossil fuels through our communities when it is possible to divert the present, huge federal oil subsidies to renewable energy sources such as solar, wind, tidal and geothermal.

Murray D. Lumley, Toronto

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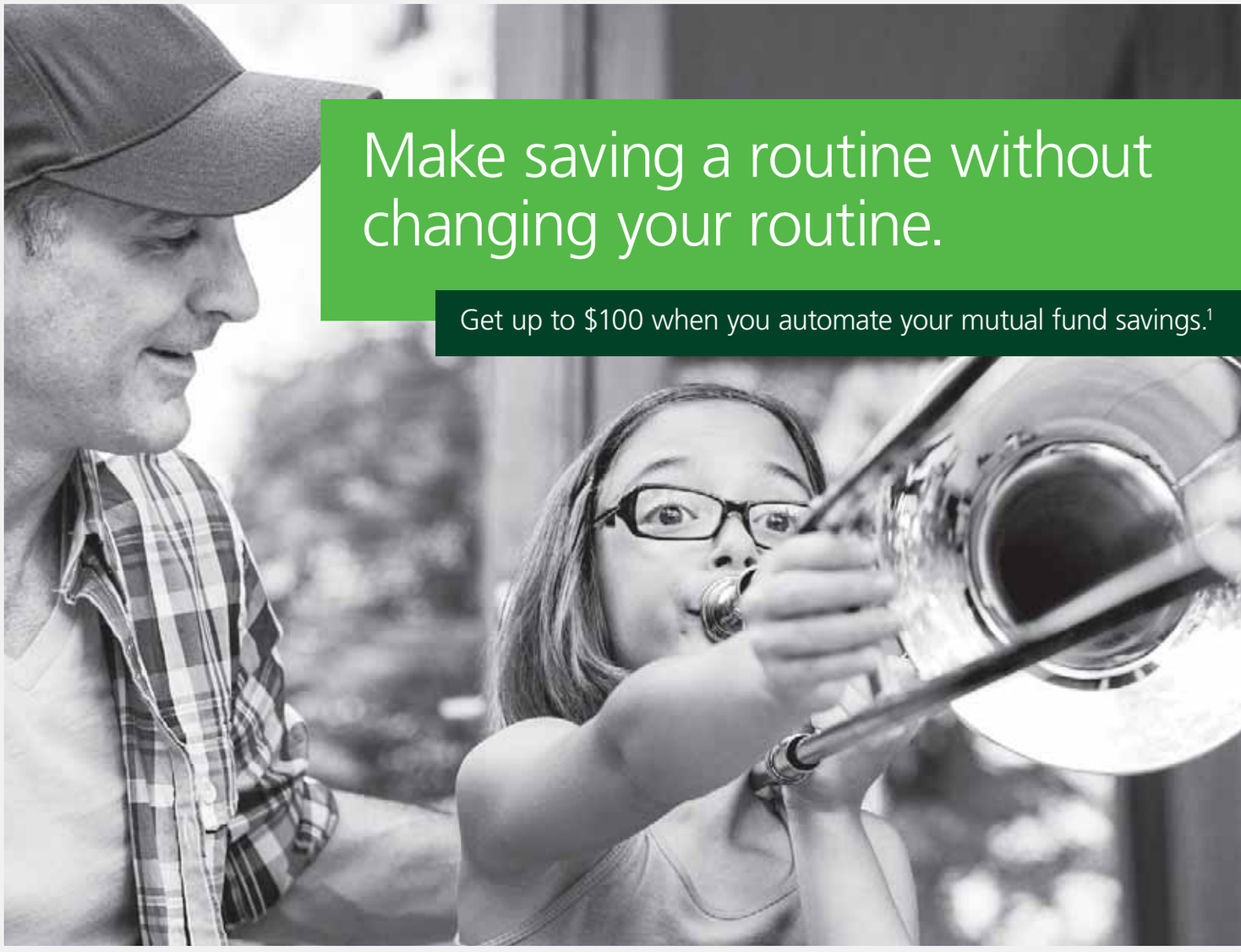

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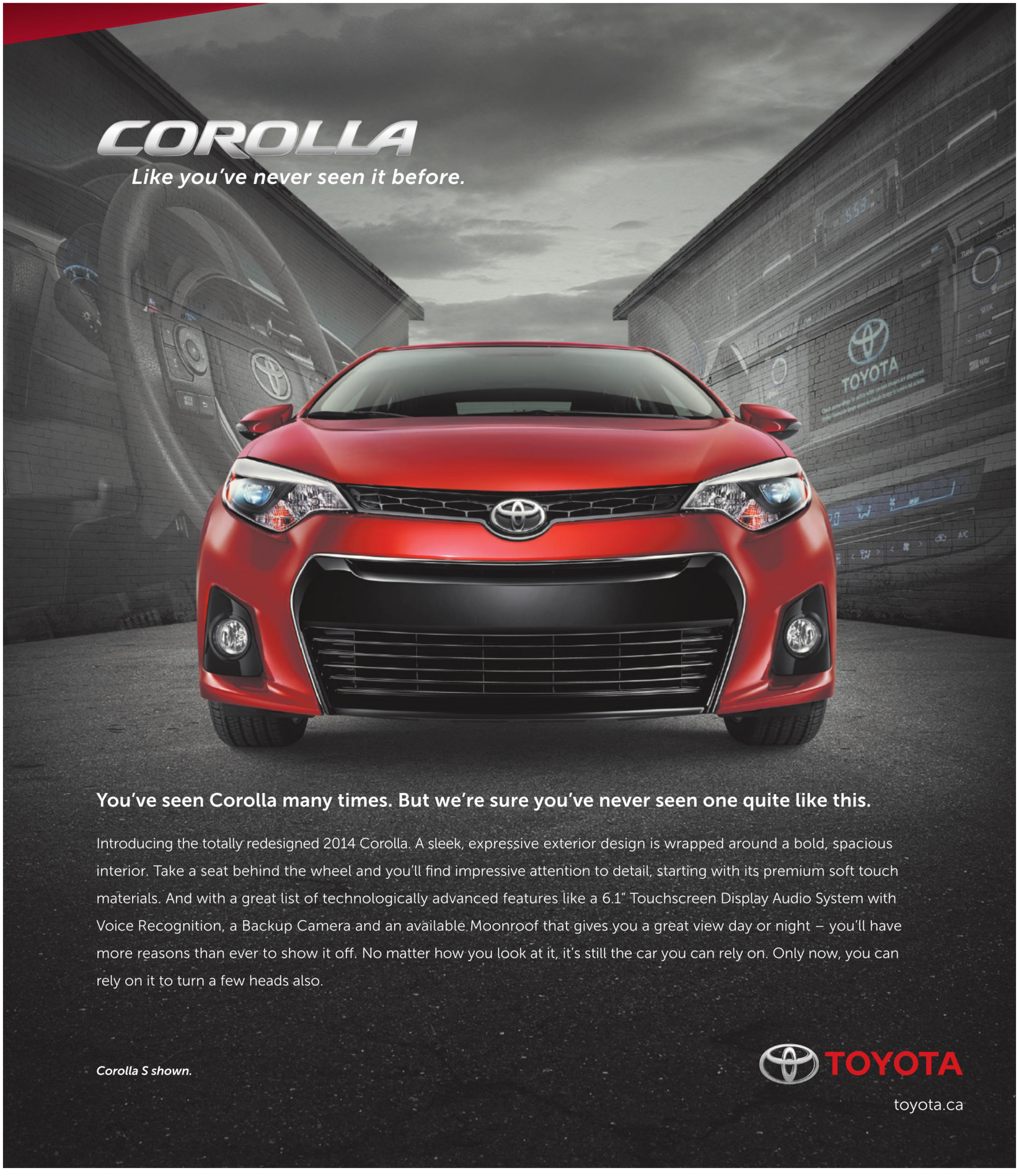

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The magnetic allure of VHS

VHS Fever Dreams.
Cinephiles come together to create an ethereal show at TIFF Bell Lightbox

BACKSTAGE PASS
Ian Gormely
scene@metronews.ca

VHS Fever Dreams gathers clips from hard to find VHS tapes — from B-movies to educational and industrial videos. CONTRIBUTED

"Is VHS a cultural relic?" asks the press release for VHS Fever Dreams. Most people would answer with an unequivocal "yes."

But don't tell that to Colin Geddes.

The curator of the Toronto International Film Festival's annual Midnight Madness program, Geddes loves the wonderfully weird array of movies that never made the leap from magnetic tape to the digital realm.

"For me, the litmus test for if someone is a real cinephile is if they still have a VCR," he says.

"There were a lot of strange things that came out on video that have since disappeared."

Over the last three years, Geddes has applied his well of arcane film knowledge to Scotiabank Nuit Blanche, the city's annual nightlong art free-for-all, compiling grindhouse trailers or stringing together zombie sequences to create unique viewing experiences.

This year Geddes teamed with friends Steve Kostanski and Jeremy Gillespie, who he previously worked with on low-budget sci-fi masterpiece, Manborg.

"They speak a very unique film language, referencing campy and wild straight to video releases of the '80s and '90s."

Together they created "a curated mixtape of the weird, the wonderful and the embarrassingly atrocious."

The 40-minute piece gathers clips from B-movies, educational and industrial videos available only on hard to find VHS tapes.

Geddes describes the final project as a physical version of channel surfing.

"You keep going until you find the thing that hits your sweet spot."

All three filmmakers fetishize the VHS tapes and the potential cinematic gold they can hold.

But like a crate-digging DJ protecting his samples, Geddes won't reveal the sources of VHS Fever Dreams clips.

"The taste of the average person are boring," he says. "I like to dig for my entertainment."

Free screenings run Saturday night at the TIFF Bell Lightbox until sunrise.

First rule of VHS club

The VCR revolutionized the way we consume entertainment, leaving a tidal wave of content in its wake to which VHS Fever Dreams is just the tip of the iceberg.

- **Quote.** "There's a network of people swapping files," says Geddes. "People collect clips of things the way that people would tape songs off the radio."

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High fashion that looks as good in a pile on the floor

Dita Von Teese. The burlesque dancer has been named one of the 'best dressed'

Dita Von Teese knows how to dress. GETTY IMAGES

Even Dita Von Teese laughs at the irony of her inclusion on Vanity Fair's current International Best Dressed List. After all, the queen of neo burlesque is in the business of undressing.

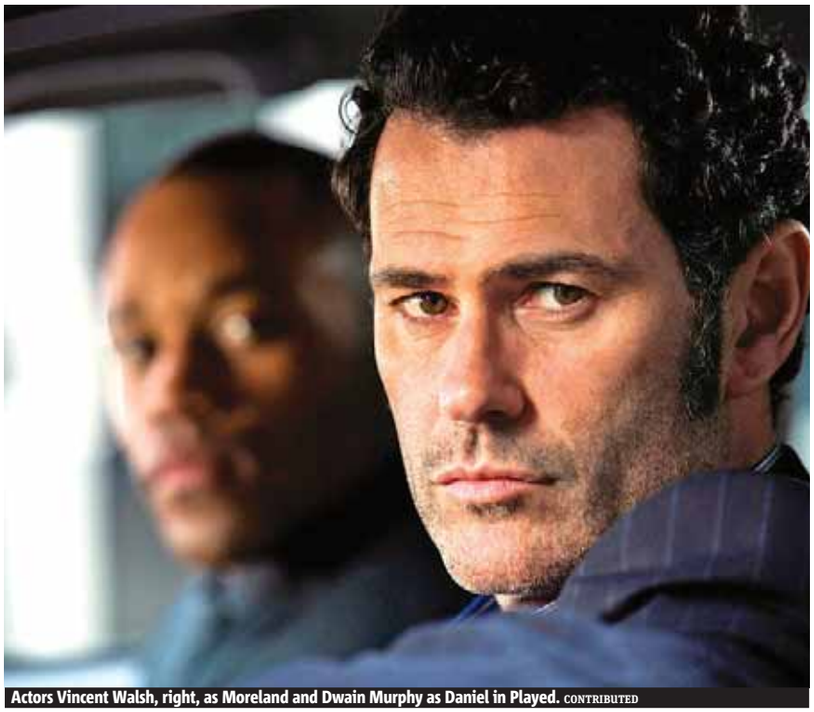
"Well, don't forget that Gypsy Rose Lee, who was one of the greatest, if not the greatest burlesque dancer of all time, was famously dressed by Charles James and all the great haute couturiers of the time," says Von Teese. "Striptease is a lot to do with what you put on, as much as what you take off. Without all the glamorous clothes, all you have is a naked pretty girl and that's not what makes a legend."

Born Heather Sweet in West Branch, Mich., Madame Von Teese has created herself as a legend with a successful list of projects, including books, perfume franchises, a capsule dress collection and a lingerie line. But this fall, the hardworking Von Teese is back on the road with her Burlesque: Strip, Strip Hooray! show, which includes her Rhinestone Cowgirl, Swarovski Martini Glass, and the new Bird of Paradise acts, each destined — and designed — to captivate the imagination.

"Burlesque is about creating fantasy and illusion and something that doesn't really exist in real life," she says. "It's about combining glamour with a little wink of the eye; a touch of humour. It's about spectacle and a version of glamour and sensuality, and sexuality, that doesn't really exist in real life."

As much as it is spectacle and illusion, burlesque is equal parts choreography and acting: "Who I am onstage is not who I am, even as a sexual person, in real life. It's not to say I put on a different personality; I don't, by any means. The real person comes through in every show. But all the rhinestones and feathers, and perfection to detail in the makeup, obviously I don't go trotting around like that in my bedroom. Burlesque is different for everyone, especially in these days of the burlesque boom. For me, the way I present it is as something that's otherworldly and about beauty, glamour and humour, all put together in one seven-minute moment on stage."

LINDA LABAN/ METRO WORLD NEWS IN NYC



Actors Vincent Walsh, right, as Moreland and Dwain Murphy as Daniel in Played. CONTRIBUTED

Every day is a brand new play

Played. Lead role in CTV's crime drama has actor Dwain Murphy trying out new roles each episode

When Dwain Murphy excitedly talks about his part on the TV show Played — CTV's newest drama exploring the fraught lives of undercover cops — it's not hard to see the overlap in his work and his characters, or why he calls it a "perfect acting role."

"The show looks at how their jobs affect people," said Murphy, sitting on the patio of Toronto's Polson Pier in a break from shooting.

"It looks at how switching between all these characters and juggling all those moments of when they're undercover or not undercover ... trickle over to each other, and how you can see that you can lose a family from this job, and see those moments where you struggle to be a human being at the end of the day because you've seen someone shot to death and then you have to go home. It's all of that."

If it's an actor's goal to play as many different types as possible, then Played — billed as the first show in Canadian television to tackle the world of undercover police — is certainly an actor's dream. The characters they take on in undercover situations are even called "plays"; in effect, the show features actors playing actors.

"I mean, who can ask for a better job?" said Murphy, who is cast as magnetic right-hand man Daniel Price. "In the end, I get to play a DJ, I get to be a cop, in this episode I get to be a Brazilian drug lord — and these are all tools you can bring to create these characters that fits in the realm of the episode.

"There's no telling what characters we can play within a given episode — that's the amazing thing, you really get mini movies, not 13 episodes," he added.

"As opposed to other cop dramas that you've seen where you play one person, this series, every episode you play who you are," said Adam Butcher, who plays the hard-scrabble tough Jesse Calvert. "So sometimes you play a good guy; sometimes you pretend to be a bad guy. It's a really nice dichotomy of people you get to delve into."

In many ways, Played owes a debt to 2008's Flashpoint and 2010's Rookie Blue, those rarest of homegrown shows whose popularity transcended Canada's borders and became popular in the U.S. Many of the same crew members, as well as producer John Calvert, are Flashpoint imports; creator and showrunner Greg Nelson had writing and producing credits on Rookie Blue.

"The crew are phenomenal. Insofar of getting things done at the drop of a hat, it's like they all have telepathic minds," said Vincent Walsh, one of the show's stars who plays the reckless brooder Det. John Moreland. "With regards to the creators, they should hopefully get it right if they've done it enough times."

"Flashpoint was huge in the States, and I think this is going to go just as far, if not further, hopefully," added Butcher.

Played is set to premiere on CTV tonight at 10 p.m.

THE CANADIAN PRESS

Good cop, bad cop

"Sometimes you play a good guy; sometimes you pretend to be a bad guy."

Actor Adam Butcher, who plays Jesse Calvert on Played.

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Superheroes are hot, comics are not

Medium matters. People are flocking to films based on comic books, but the source material remains the realm of the nerd

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Thor, epic god of thunder, was inspired by Norse mythology. But his modern, movie-star incarnation was born on the pulpy, hand-drawn pages of 1960s comic books. He will storm into your local multiplex again next month, one of the many superheroes who have escaped the illustrated panels of comic books to dominate not only our movie theatres and TV screens, but much of our pop culture landscape, from toys to clothes.

But while comic book characters are everywhere, comic books themselves remain mostly a niche product.

Take Arkham Gift Shoppe, for instance, a small comic book store on the northern fringe of Pittsburgh. When regulars arrive to pick up their monthly orders, some slip in with all the stealth of Catwoman eluding Batman. These guys carefully hide their comic-buying habit, or the extent of it, from their girlfriends or wives (yes, they have those) because these women "aren't cool with them spending their money on something so juvenile," shop owner Jeff Bigley says.

How is it that the painstakingly inked comic pages where these wildly popular characters were born still don't get the attention and respect that fans say they deserve?

Chris Sims of Sumter, S.C., waits for the befuddled reaction when he tells people that he reads, writes about and creates comic books for a living. The popularity of Marvel's blockbuster films has made it only a little less awkward for him to admit being an avid consumer of comics.

"If you tell somebody you read Captain America now, they know who you're talking about," says Sims, who blogs at websites including ComicsAlliance.com. "The characters' being visible lessens the kind of stigma of reading comics, because people know those characters and have affection for them."

But only to a point. Amanda Osman-Balzell is a married opera singer raising a toddler daughter while attending graduate school. When new friends visit her Tempe, Ariz., home, they raise eyebrows at her stash of comic books.

"They see that we have comic books," she says, "and they look at us like, 'Really? You guys look so normal.'"

She explains that many of today's comic books boast intricate artwork and story lines far more complex and thought-provoking than their big-screen counterparts. But friends roll their eyes when she describes comics as "literature."

Lina Krueger's life is very different from Osman-Balzell's — she's a single woman in her 20s working in Washington, D.C. — but her love of comics garners an identical reaction.

"A lot of guys are like, 'Really?'" Krueger says.

In her spare time, she blogs at GirlsReadComics.com, hoping to fight that attitude.

Is it simply a problem of supply and demand? Many towns lack a brick-and-mortar comic book shop. And who needs to hunt for one when television is suddenly stocked with heroes and their friends?

Green Arrow has stuck around for another season, and that series' producers are considering a spin-off Flash series. Agents of S.H.I.E.L.D premiered to solid ratings, despite the absence of any actual Avengers on screen. And Deadline.com described Fox's recent acquisition of the new TV series Gotham, featuring a young, not-yet-commissioner Gordon, as "one of the biggest drama deals this season."

A fictional comic book shop is featured on the popular CBS sitcom The Big Bang Theory. But the lead characters who hang out there are socially stunted, and the running joke is that attractive women never, ever set foot in the store.

Another challenge may be that those accustomed to the shock and awe of blockbuster superhero movies are bored by even the most vividly drawn comic book.

THE ASSOCIATED PRESS

Many women do read comics and attend comic book conventions.
THE ASSOCIATED PRESS

The Canadian photographic universe is expanding. This Saturday! HENRY'S

Members of Deltron 3030. CONTRIBUTED

Deltron 3030 returns back to the planet of rap

Music. Hip-hop supergroup back with album that is rife with their planet-sized ambition and a depth of topic rarely seen

It's been 13 years since Deltron 3030's otherworldly debut beamed down, seemingly out of nowhere — a stardust-encrusted piece of alien tech, its space boots gleefully out of step with anything happening in mainstream music at the time — and don't think Del the Funky Homosapien has forgotten exactly how long ago it was.

The deviously clever rapper fronted that hip-hop supergroup with Canadian turntable maestro Kid Koala and famed production mad scientist Dan the Automator. Together, the trio assembled an alt-hip-hop space opera distinguished by ornate classical-informed soundscapes, a rich Afro-futuristic setting in a dystopian 3030 and the inimitable talents of Del, an underground legend whose rhyming vocabulary could stymy a National Spelling Bee whiz.

While not a significant commercial success, the record was an influential critical favourite that set the table for similarly boundary-busting pop experiments that dropped with increasing frequency over the following decade.

Over time, the record's legend only grew and became a cult hit.

The long, long-awaited result is the appropriately titled Deltron 3030: Event II, and it's actually — really! — out this week after more than a decade of false starts and delays that simultaneously frustrated and intrigued the group's cultish fan base.

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Lower Yonge Precinct Planning

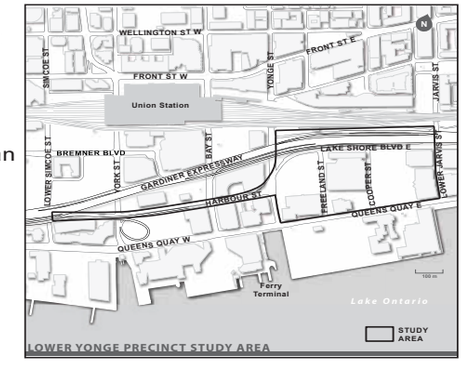
NOTICE OF PUBLIC MEETING #2

Waterfront Toronto and the City of Toronto are jointly undertaking two studies in the Lower Yonge Precinct Area: an Urban Design Guidelines study and a Transportation Master Plan Environmental Assessment (EA). When complete, the studies will be used to develop the planning framework needed to guide the future development of the Lower Yonge Precinct Area.

The project team has been developing a set of draft urban design guidelines for the precinct area. These guidelines describe the organization of streets, blocks, parks and publicly accessible open spaces and set out expectations for future buildings including layout and the range of permissible heights. Alternative transportation networks have also been developed and analyzed in accordance with the requirements of the Municipal Class EA, which is an approved planning process under the *Environmental Assessment Act*.

Meeting Details

Your input is an important part of the process. We invite you to attend the second of three public forums in which we will present both the draft urban design guidelines and the alternative transportation networks that support the future development of the Lower Yonge Precinct. You will be able to ask questions, offer input and submit comments.



Date Thursday, October 10, 2013
Time: 6:30 to 9 p.m.
Location: Metro Hall (Room 308/309), 55 John Street
TTC: St. Andrew Station
504 King (to John Street)
Parking: Car Park 52 – 40 York Street

Learn more at www.waterfrontoronto.ca/loweryonge and www.toronto.ca/planning/loweryongeprecinct.
To be added to the project mailing list, please contact:

Andrea Kelemen, Waterfront Toronto
20 Bay Street, Suite 1310, Toronto, ON M5J 2N8
Tel: 416-214-1344 ext. 248 Fax: 416-214-4591
Email: info@waterfrontoronto.ca
Website: www.waterfrontoronto.ca

During the Municipal Class EA and planning process, Waterfront Toronto and the City of Toronto will be collecting comments and information regarding this project from the public under the authority of the City of Toronto Act, 2006, s. 136(c) and the Planning Act, 1990. Personal information collected will be maintained in accordance with the Municipal Freedom of Information and Privacy Protection Act and may be used to provide updates on this file. Questions about the collection of this information can be directed to the City Planning Division, City of Toronto.

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Ja Rule is switching gears in life and his career. CONTRIBUTED

Ja Rule getting a second career start

New movie. After lengthy stint in jail for gun possession, the once-rapper is now getting another lease on life with a starring role in feature film

Ja Rule, who recently spent nearly two years behind bars for illegal gun possession, landed a role in a new movie because screenwriter Galley Molina empathized with the rapper's missteps.

"People used to ask, 'Well, you know he's a felon?' And I would say, 'Well, so am I,'" recalled Molina, a 44-year-old pastor who was locked up for five years for drug trafficking.

"I know his heart. I know what type of dude he is and he was probably one of the most professional guys on the set."

I'm in Love With a Church Girl will debut Oct. 18 in more than 280 theatres in the U.S. Ja Rule stars as a high-level drug dealer who struggles to leave his illegal lifestyle behind after getting into a serious relationship with a church-going woman played by Adrienne Bailon of Cheetah Girls and 3LW fame. Stephen Baldwin, Sopranos actor Vincent Pastore and Michael Madsen also appear in the movie.

The film, which was produced by Molina and Grammy-winning Christian singer Israel Houghton, is based on Molina's life. Ja Rule was hired while his gun possession cases were pending.

He was released from house arrest in July after he had served most of a two-year sentence in a New York state prison before his subsequent transfer into federal custody in a tax evasion case.

He admitted to failing to pay taxes on more than $3 million earned between 2004 and 2006.

"This role was very different for me," said Ja Rule, whose film credits include The Fast and the Furious. "I've done a lot of films that all have been pretty edgy. I played thug characters, but with this character, even though I play a thug somewhat, he's really a guy going through a transition."

The 37-year-old Ja Rule, born Jeffrey Atkins, said he put on 30 pounds in jail and read a number of books.

He also earned his GED and said ex-New York State Comptroller Alan Hevesi and ex-Tyco International CEO Dennis Kozlowski urged him to pursue higher education.

"It's really minimum — all of the fame, the movies and the music. When you're behind that wall, all that becomes very minimum," said Ja Rule, who burst onto the music scene in 1999 and released back-to-back multiplatinum and platinum albums.

"I was more focused on getting my mind right, getting my body right, more thinking about my family. Those are the things you cherish."

Ja Rule became known for hip-hop jams that became Top 40 successes, including No. 1 hits with Jennifer Lopez and Ashanti.

He earned a number of accolades, including four Grammy nominations. He said he's still excited about recording, but he wants to focus on TV and film.

"I love music, it's my passion," said Ja Rule, who independently released Pain Is Love 2 during his incarceration last year but put up subpar numbers.

"This is my second wind right now, and I'm happy to be home, but I think as I'm getting older, my passion is leaning toward doing more television and film."

THE ASSOCIATED PRESS

Background

Looking back on Ja Rule's career.

- **The beginning.** Atkins began his rap career in 1993 with the Cash Money Click group.
- **Where he started.** In 1995, he made his first appearance on Mic Geronimo's Time to Build. It also featured Jay-Z and DMX, who were also just getting their start in their rap careers.

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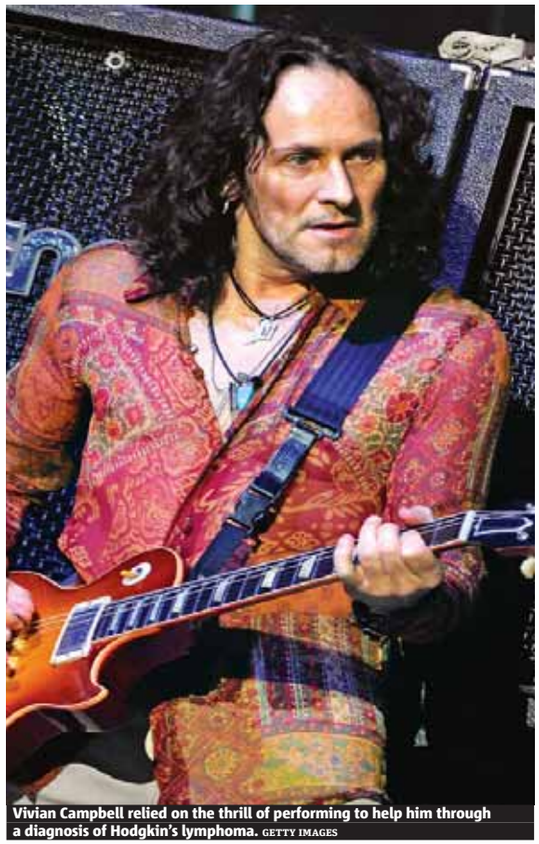
*Starts at 3:00pm from Queen and Church (Visit www.henrys.com/walk to register)

Even cancer can't stop Def Leppard from rocking on

Hysteria. Band takes their mega-hit album and brings it to the big screen



Vivian Campbell relied on the thrill of performing to help him through a diagnosis of Hodgkin's lymphoma. GETTY IMAGES

Rocking with Def Leppard between bouts of chemotherapy proved healing for guitarist Vivian Campbell.

The 51-year-old musician relied on his bandmates and the thrill of performing to help him through a diagnosis of Hodgkin's lymphoma (he started treatment in April).

The band hit the road this summer for a month-long tour that wrapped in July.

"We've actually been able to work through it," said Campbell. "We did the shows in Europe while I was doing chemo ... and mentally that was a big part of my recovery.

"I'm glad I had the opportunity to work through it instead of stay at home and feel sorry for myself."

After more than 30 years together, Def Leppard isn't slowing down for cancer — or anything else.

Fans can get a front-row seat to see the band at local cineplexes on Wednesday and Thursday and again next week in Def Leppard Viva! Hysteria Concert. Filmed during a Las Vegas residency earlier this year, it shows the quintet doing something unprecedented: performing the 1987 mega-hit album, Hysteria, live from start to finish.

"It was fun, actually, and a totally different way of doing it," said guitarist Phil Collen. "It was a different dynamic doing the album in full, and it was much more theatrical."

Part of the theatrics came in the form of Ded Flatbird. Singer Joe Elliott suggested the band open for itself during its first-ever Vegas residency, but do it as a fake cover band.

"We would actually go out and pretend to be Ded Flatbird, who were supposedly the greatest Def Leppard cover band in the world," said Campbell. "Joe gave us all aliases. We became different characters, and as the shows progressed, we kind of developed those personalities a little bit more, and that was a fun part of the show...

"Then, of course, the curtain reveal and it's Def Leppard doing Hysteria."

Ded Flatbird performed nightly during the nine-show engagement, playing obscure material from the early days of Def Leppard and other tracks apart from the Hysteria album. Ded Flatbird's performances are included in the double CD and DVD set, Viva! Hysteria, out on Oct. 22.

THE ASSOCIATED PRESS

A convincing cover

The band talks about pretending to be a Def Leppard cover band.

- **Drummer Rick Allen.** "We were so convincing that a lot of people didn't actually realize it was us. We actually got booed by a few people."
- **Guitarist Vivian Campbell.** "Because we went out and found another one-armed drummer," he quipped. (Allen lost his left arm in a car accident in 1984).

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Who is Madison Beer? Metro talks to Justin Bieber's 14-year-old protege

Living a dream.
A single tweet changed this young singer's life

ANDREA PARK
Metro World News in New York

After school, 14-year-old Madison Beer spends late nights in the recording studio. GETTY IMAGES

Madison Beer's life changed when Justin Bieber tweeted a link to her YouTube video last year. The 14-year-old has been on the fast-track to fame ever since, and Beer has kept herself busy recording music and working with Ralph Lauren in the past year. Beer talked (and giggled) to Metro and shared her thoughts on Justin Bieber, the music industry, fashion and school.

How did you feel when Justin Bieber tweeted your video?
It was so crazy! I was such a huge fan of him and for him to notice me was incredible.

How often do you get to see him?
Whenever he's around I get to hang out with him. It's pretty cool that I get to see him.

What's it like to hang out with your idol?
It's awesome. I really look up to Justin a lot and for him to be able to give me advice and help me out and hang out with me and be such a nice person to me is really awesome. I'm really grateful for that.

What's the best advice he ever gave you?
I think the best advice he gave me is when he said there are going to be haters and people are going to be mean but you have to keep your head up and believe in yourself and don't let anyone tell you otherwise.

What's your schedule like between school and recording?
I usually go to school for a couple of hours and I'm in the studio until pretty late at night. I get pretty tired because I'm a really hard worker when it comes to the studio but when it comes to school I'm just like, "ughhhh."

You just released your new music video Melodies. What was it like to film your video?
It was literally the funnest day of my life to record it. When I recorded it in the studio, that helped me get familiar with the words and the melodies and it was incredible to see the outcome. I was so grateful to work with the people — the actors and the people who shot the video and everyone. It was just an awesome fun day and I got to meet so many kids and it was amazing.

You performed at the Ralph Lauren girls' fashion show — what is it like working with the label?
It is really incredible. I love him so much. I've always been a huge fan of all of their pieces, all of their clothes and their look. It was surreal to work with them.

Do you have any style tips?
Be yourself! I love clothes. Clothes are literally one of my favourite things on the planet and anyone who knows me knows that. I like to change my outfit three times a day and put outfits together and get creative. Rocking an outfit and being confident in what you wear is so important. Be yourself and it'll come naturally.

Do you have one thing in your closet you really love to wear?
Well, I love to tie things around my waist. I'll tie a flower around my waist or a sweater. I have a pair of Brandy Melville overalls that are so cute and I've been wearing them a lot — I wore them to Disneyland the other day.

I have to ask you — what are your thoughts on Miley Cyrus ?
I love her. I think that there are definitely some people who are like, "Oh my god, what happened to her? This is horrible." But I think if she's happy doing what she's doing and confident and having fun then I think it's fine. Maybe it's a phase she's going through. She and her fiancé just broke up and that's going to be really tough on her and everyone handles things differently. Maybe she's trying to get attention from him — I don't know. But I look up to her and I'll always be a huge fan.

Who are your idols other than Justin Bieber?
One of my major idols — and anyone who talks to me or follows me on anything knows this — is Rihanna. She's so cool and trendy and she has such a cool vibe. I love her so much and I have a picture of her in my room. I also really love the Beatles and their music.

Have you ever met her?
No! Hopefully I will. I think I would faint.

When did you know you wanted to be a professional singer?
Really, when I saw Justin (Bieber's) movie. That changed my whole outlook on singing and the music industry. I never thought, "I have to be a singer," but when I saw Justin's movie, it changed my perspective and I learned that anything is possible. He's really helped me.

Oh, that's what I want to do

"When I saw Justin Bieber's movie. That changed my whole outlook on singing and the music industry."

Madison Beer on knowing when she wanted to be a professional singer

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Cory Monteith. ALL PHOTOS GETTY IMAGES

Coroner releases details of Monteith death

EMILY JACKSON
scene@metronews.ca

A needle and two empty champagne bottles were found in the Vancouver hotel room where Glee star Cory Monteith was found dead, according to the B.C. Coroners Service final investigation that ruled his death accidental.

Monteith, 31, died of mixed drug toxicity, including intravenous heroin and alcohol, according to coroner Claire Thompson's final report.

The Canadian actor was found dead by hotel staff when he failed to check out of his room at Vancouver's downtown Fairmont Pacific Rim Hotel around noon on July 13. He checked in on July 6.

Drug paraphernalia including a spoon with drug residue, a hypodermic needle and two empty champagne bottles and glasses were found at the scene, according to the report.

Monteith had gone out with friends before returning to his room alone at 2:16 a.m., according to hotel surveillance video.

He was not seen alive again.

The final report into the incident confirms Monteith's much discussed history of drug use along with his stints in rehab.

It hints his recent abstinence could have played a role in his death.

"If someone has abstained from using opioids (which include heroin) for a period of time, tolerance may be lessened," according to the report.

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

Don't Give the role! Swift will ruin one of my favourites

ALEXANDRA M. CAVALLO
Metro World News in NYC

As most of you probably know by now, Taylor Swift has been cast in a small role in the upcoming film adaptation of Lois Lowry's iconic YA novel The Giver.

I say iconic because this book, like, defined my fourth grade year.

So, when I heard that T. Swift — she of the never-ending odes to the bad, bad boys who shattered her achy breaky heart and the nonexistent acting chops (you guys saw Valentine's Day, right? Oh, no? Me neither) — was going to make an appearance in a Giver movie, I was a little affronted.

And by a little affronted I mean I was all, "Say whaaat now?" and SMH dramatically at my laptop.

Especially because the rest of the cast is shaping up to be pretty alright — Jeff Bridges as the title carrier of all the world's pain and the inimitable Meryl Streep as the village matriarch responsible for assigning roles to the children when they come of age.

Katie Holmes is apparently slated to play Jonas' mother, which I'm also not too psyched about but hey, she sort of lived the real life version of a woman brainwashed into believing a totally altered and whitewashed way of life was normal, so maybe she'll bring some real authenticity to the role.

Swift is apparently going to play Rosemary, the girl who was supposed to become the next Giver before Jonas.

And that's the only reason I haven't written a strongly worded letter to the casting director yet.

I can take consolation in already knowing how she fares (spoiler alert: not well).

Twitter

@MorganSpurlock
With more than 800,000 governmet workers now off the clock, why are the jackasses who got us here still getting paid?

@MarlonWayans
The purge! Urlllllll!!! Get it out. Physical extraction spiritual release blahhhh! Ahhhh!

@josswhedon
I'm not "book smart", and I'm not "street smart", but I'm... I, uh -- which was the one with books? I have that.

Michelle Rodriguez

Rodriguez finally and bluntly reveals sexuality

Michelle Rodriguez has finally decided to put an end to years of speculation about her sexuality. "I don't talk about what I do with my vagina, and they're all intrigued," she recently told Entertainment Weekly. "I've never walked the (red) carpet with anyone, so they wonder, "What does she do with her vagina?" Plus, I play a butchy girl all the time, so they assume I'm a lesbo. Eh, they're not too far off. I've gone both ways. I do as I please. I am too f—ing curious to sit here and not try when I can. Men are intriguing. So are chicks."

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Au revoir to the runway

Another season of style has taken us to New York, London, Milan and finally, Paris. We conclude Spring/Summer 2014 fashion month with a look at France's most fabulous and forgettable offerings.

KENYA HUNT
Metro World News

Stella McCartney

Stella McCartney took a more relaxed, understated route for spring, working with longer silhouettes in single-tones. There was a very clear no-nonsense quality about the clothes, even with the more decorative skirts that had the peek-a-boo slits across the thighs. These were clothes for the woman who wants to look fashionable, but doesn't want to think about her outfit once she's put it on.

Chanel

Karl Lagerfeld's sophisticated tweed suits and younger urban dresses, all in saturated colours and painterly graphics, were the polar opposite of last season's work, which was darker and filled with Karl's rocker-edged trademarks. Watching the show, you got the sense that it was about having fun and enjoying the act of dressing up — how can you not in, say, a dress covered in multi-coloured tiers made to look like silk Pantone chips? It's display on an even grander scale than the pedestal treatment a sculpture may get in a gallery. And if you're going to show off, what better thing to wear than Chanel?

Saint Laurent Paris

Say what you want about Hedi Slimane, but you can't deny that he seems to know what women are in the mood to wear. Critics were on the fence about his last collection, which brought back grunge. Grunge at Saint Laurent? Isn't that blasphemy? The clothes are undeniably cool and sexy, but Isabel Marant already got there first. No matter, this updated take on that French rocker girl je ne sais quoi will be all over Zara and the like come March, if not sooner.

Chloé

Clare Waight Keller's clothes were refreshingly devoid of any bold graphics and prints, and yet it still had that feel-good quality that has characterized the shows this week. There wasn't a crystal or sequin in sight. Instead, she showed single-colour, easy-to-wear separates and dresses in a range of desert tones that were like a palette cleanser after the gilded, print parade we've seen this week. Best of all, it will give some much needed variety to the shop floors next spring.

Akris

This collection ran into trouble with the prints, which made the clothes look more like something you'd see in Banana Republic than on a Paris runway. The wrong print can cheapen a well-made piece. Other moments, though, such as an ivory v-neck sundress with sheer grids and a white coat dress with curved, sculptural tiers looked pretty, timeless and flawless — perfect for someone like, say, Princess Charlene of Monaco who sat front row.

Twitter

JEANNE SPACE
Jeanne Beker
life@metronews.ca

TWITTER HAS BECOME A COOL AND SUCCINCT WAY OF COMMUNICATING. IT ALLOWS ME TO BE ACCESSIBLE, INSTANTLY SPEAK MY MIND AND CONNECTS ME WITH ALL KINDS OF PEOPLE. WHETHER IT'S A FASHION QUESTION OR YOU JUST WANT TO COMMENT ON LIFE'S BIGGER PICTURE, I'D LOVE TO HEAR FROM YOU.

Drinking in the boundless energy of @SuzanneSomers, stellar at 66! New book "I'm Too Young for This" aims to empower.

A truly mooo-ving afternoon @roseneathfair!

What a lot of vino! At a Penfolds' wine tasting @ShangriLaTO appreciating the finer things in life... #LChaim

The Kit

Canadian street style

Spotted in: Toronto

Ayanda

Teacher

What she's wearing
Blundstone shoes, vintage denim shorts, Forever21 V-Neck Tee, vintage Leo de Gennaro sunglasses, and NARS red lipstick.

Her inspiration
"I just wear what represents me… and I feel naked if I am not wearing red lipstick."

THE KIT IS A MULTI-PLATFORM BEAUTY AND FASHION BRAND WHICH INCLUDES AN INTERACTIVE MAGAZINE AND DYNAMIC APP, A WEBSITE, KIT CHAT — AN E-NEWSLETTER PROGRAM — AND A WEEKLY NEWSPAPER SECTION TOO!

Seeking success in style? Strut it like Beckham!

Super Spice. We have a quick chat with the fashionista as she hosts a lunch presentation during Paris shows

You had one of New York Fashion Week's most talked about moments when a photographer snapped a photo of Anna Wintour, without her sunglasses, smiling at little Harper.

It was great having her there sitting with David. I like to have them with me as much as I can.

Are you prepping Harper to one day fill your shoes? Will all of this be hers?

I don't know whether it will be Harper or one of the boys. My family inspires me constantly. I'm very, very blessed to have such a supportive family and husband. The boys would be at the show as well if they weren't at school. But they can't have time off at school. But it was great having Harper and David there.

It's interesting that you chose to have this presentation at the British Ambassador's House, would you say you've become an ambassador of sorts for British fashion?

Well I live in London now and my kids love it and my husband loves it. I'm proud of what I've achieved with my team and with how my business is growing. I'm glad that I can make women feel empowered. Because that's ultimately why I do what I do. We've achieved a lot in five years. We launched our e-commerce site a year ago, we're about to put the ready to wear brand on the site for the first time. So customers can really see the collection through my eyes. Separates, denim, two dress collections. I'm very proud of what I've achieved in five years. I'm really proud to be British.

METRO

Victoria Beckham GETTY IMAGES

Kindred counsel

"My family inspires me constantly."
Victoria Beckham

ValueVillage

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Marc my words: Jacobs and Louis have parted ways

The 16-year love affair is over. First came speculation that he was leaving, now comes the speculation about why

When the rumours of Marc Jacobs leaving Louis Vuitton first broke out, everyone had questions. First, "When?" Then, "Why?" And most notably, "Can someone please say it's not true?" After a very long, successful 16 years as creative director, it's hard to believe anyone in his right mind would choose to let him go.

Marc Jacobs at his final show for Louis Vuitton. GETTY IMAGES

As it turns out, Jacobs might actually be leaving the French luxury brand to turn his own into an even bigger deal than it already is, according to Women's Wear Daily — potentially by going public, which could make him a tidy few billion dollars. But word has it, Jacobs and Robert Duffy, longtime president of the brand, aren't 100 per cent sold on the idea, and you don't need a business brain to realize that this isn't the most reassuring of attitudes for potential investors.

So until we know more, there's a lot that hangs in the balance. What exactly the bigger and better Marc Jacobs brand will look like remains to be seen, and as for who will take the helm at LV… our dibs are on Nicholas Ghesquière.

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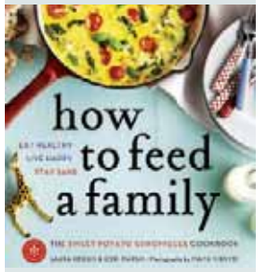
Cookbook of the Week

Make them come running to the table



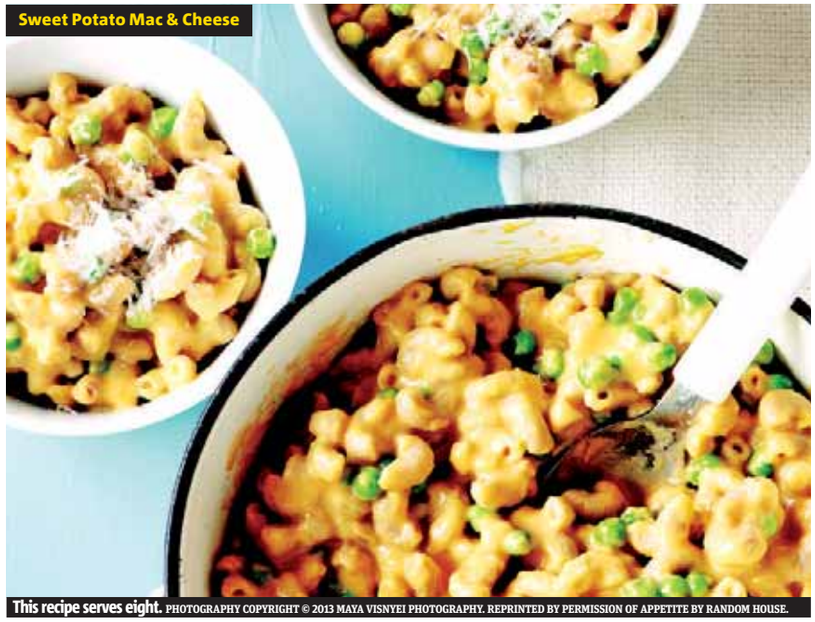
Since the success of their site sweetpotatochronicles.com, a cookbook was a natural next step for working moms Ceri Marsh and Laura Keogh.

As with their site, in How to Feed a Family the two offer recipes tailored specifically to families. They are simple, fast, easy-to-follow and use ingredients that are readily-available at local grocery stores.

Interspersed with the recipes are parenting tips and advice to encourage happy mealtimes for the whole family. **METRO**

Put down the boxed mac and cheese and no one gets hurt

Sweet Potato Mac & Cheese



This recipe serves eight. PHOTOGRAPHY COPYRIGHT © 2013 MAYA VISNYEI PHOTOGRAPHY. REPRINTED BY PERMISSION OF APPETITE BY RANDOM HOUSE.

Ingredients

- 3 cups (750 ml) whole wheat macaroni
- 4 cup (60 ml) butter
- 2 tbsp (30 ml) all-purpose flour
- 2 cups (500 ml) milk
- 1 cup (250 ml) shredded cheddar cheese
- 5 cup (125 ml) grated Parmesan cheese
- 1 cup (250 ml) canned sweet potato purée
- Salt and pepper
- 1 cup (250 ml) frozen peas

1. Cook the pasta according to the package instructions.

2. In heavy-bottomed saucepan, melt the butter over medium-low heat. Sprinkle the flour over the butter, stir and allow to cook for a minute or two. Now slowly add the milk, stirring continually to stop the sauce from lumping up. If it's not thickening, nudge the heat up just a bit. Now add the cheeses and stir as they melt. Add sweet potato and stir well to combine. Taste before seasoning with salt and pepper.

3. In the last 2 minutes of the pasta's cooking time, add the frozen peas. Drain the pasta and peas in a sieve. Pour the cooked pasta and peas into the pot with sauce and give everything a good stir. Serve straight from the pot into bowls. **BOTH RECIPES ROM HOW TO FEED A FAMILY: THE SWEET POTATO CHRONICLE COOKBOOK BY LAURA KEOGH AND CERI MARSH.**

Throw-it-together dinner. Herbed Chicken Tray Bake

1. Preheat the oven to 400 F (200 C). Spray a large rimmed baking tray with cooking spray.

2. In a small bowl, whisk together the oil, lemon juice, oregano and salt and pepper to taste.

Ingredients

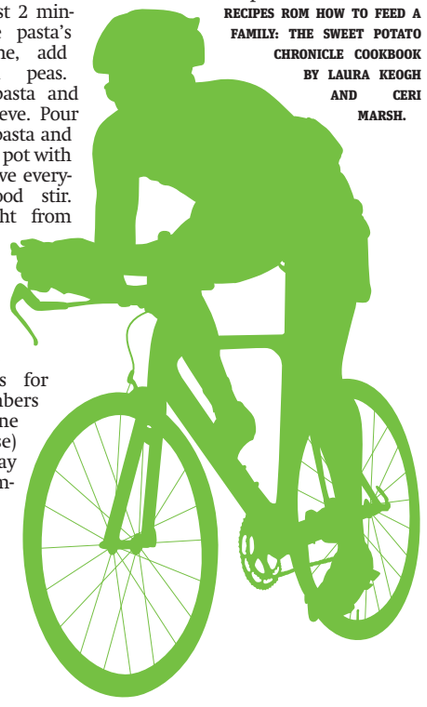
- 4 cup (60 ml) olive oil
- Juice of 1 lemon
- 3 tbsp (45 ml) chopped fresh oregano
- Salt and pepper
- 4 chicken wings
- 2 boneless, skinless chicken breasts
- 2 boneless, skinless chicken thighs
- 3–4 lb (1.5–1.8 kg) red potatoes, halved
- 1 yellow zucchini, chopped
- 1 green zucchini, chopped
- 1 red onion, quartered
- 6 cloves garlic, peeled
- 32 cherry tomatoes

3. In a medium bowl, toss the chicken with half the dressing. You can allow the chicken to marinate in the refrigerator for more intense flavour (anywhere from 1 to 3 hours) but it's also great if you use it right away.

4. In a separate large bowl, coat the potatoes, zucchinis and onion with the remaining half of the dressing. Scatter the vegetables and garlic on the prepared baking tray. Arrange the chicken on the tray as well.

5. Bake in the oven for 15 minutes. Take out the baking tray and scatter the cherry tomatoes across the top of the vegetables. Return to oven and bake for another 15 to 20 minutes, until the chicken is cooked through and the vegetables are tender.

6. Plate appropriate portions for family members (make mine big, please) from the tray and serve immediately.



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Renovation month

Keep it legal when doing up your home

BRYAN TUCKEY
President and CEO of the Building Industry and Land Development Association (BILD) can be found at twitter.com/bildgta, facebook.com/bildgta, and bildblogs.ca.

October is Renovation Month across Canada, and this year home builders' associations across the country are working together to help you "Find the magic in your home." Renovation Month is a focal point for special public events and activities helping homeowners make the best possible decisions about their homes, such as always getting a written contract, making sure your budget meets your expectations and, most importantly, using a professional contractor.

As president of the Canadian Home Builders' Association Deep Shergill says, whether you renovate to bring your home up to current standards, to make it more comfortable and energy-efficient, or to create better space for your family, your first decision should be to work with a professional renovator.

After all, your home is your largest asset and it deserves the attention of a pro. Unfortunately, unlicensed renovation contractors still exist in the GTA. While it may seem appealing to save a few dollars by paying in cash, you run a greater risk of falling victim to a poorly performed job … or no job at all. What's worse is that without a written contract, you will be left with no opportunity to take legal action to recover a refund.

Cash renovations are also detrimental to our economy. Every dollar of evaded income tax, HST, Employment Insurance and Canada Pension Plan contributions puts added pressure on governments at all levels to raise revenues for important public services. These practices are damaging both the economy and the credibility of Canada's tax system.

If you want the work done right, you need to hire someone you can trust. I recommend you look into the RenoMark program. RenoMark was started by BILD in 2001 and every renovator that bares the RenoMark brand has agreed to our Code of Ethics, as well as an industry-specific Code of Conduct. It has since spread nation-wide and is now available in 40 communities across nine provinces. Visit renomark.ca.

What's hot on the condo market

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2. Villarboit Cres.

Open House: Villagio boutique condos in downtown Maple. Visit the sales centre located at 125 Villarboit Cres., near Keele St. and Major MacKenzie Dr. W., on Oct. 5 from 2 to 4 p.m.

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3. Broadfield Dr.

Open House: Condo townhouse at Markland Wood in Etobicoke. Two storeys, three beds, three baths. Head on over to 51 Broadfield Dr., Oct. 5 to 6 from 2 to 4 p.m.

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4. Dundas St. W

Grand Opening: DUKE condos presentation centre in the Junction neighbourhood. Visit 2800 Dundas St. W., on Oct. 5 from 12 to 5 p.m.

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Craving for condos still there

Experts weigh in.
Consumers continue to buy apartments in the city to own a home or as a property investment for the future

CONDO TRENDS
Duncan McAllister
life@metronews.ca

Brian Persaud is a real estate analyst, investor and sales representative in Toronto. BOTH IMAGES CONTRIBUTED

Toronto was once a haven for smaller condo units specifically designed for investors. In a new condo trend, developers have pivoted towards more mid-rise projects with larger units geared towards families and end users.

Toronto's red hot condo market has been fuelled by an influx of foreign buyers over the past several years, but that may be changing as offshore capital dries up. An investor will typically buy a condo looking to speculate on pre-construction prices. They will hold the unit for some period of time, renting it out, and hopefully, sell it at a profit down the road.

The Toronto condo rental market has tightened up from two years ago. Prices have increased, and in some cases, renters are bidding on suites. Condos are the new apartments and have taken the place of purpose-built high-rise rental buildings. Brian Persaud is a prominent Toronto real estate investor, analyst and sales representative with his finger on the pulse of the Toronto condo market. He says that a large number of investment properties will inevitably go back on the market. "There's so much demand for home ownership now that over time, as the investors get out, eventually people will buy them."

Shana Bahrami.

So is the Toronto condo market still a good investment? Shana Bahrami, a licensed realtor affiliated with Right at Home Realty Inc., says that the market continues to show strength in the demand for new condos, "particularly as investment properties for those with new money." She says that the suggestion of a developing "condo bubble" is conjecture, rather than market reality.

Condominiums can be an attractive real estate investment, but buyers are advised to do their homework. Investors looking to rent their units should seek a return on investment of at least 10 per cent.

Investors should be prepared for a volatile market, changing interest rates, regulations and demographics that could end up increasing costs.

According to Scotiabank analyst Adrienne Warren, demographic shifts will have an effect on the condo market. "An aging population does point to a lower level of housing turnover, sales and listings," she said at the Scotiabank Real Estate Market Outlook Conference earlier this year.

If you're ready to speculate in Toronto condos, an excellent source for would-be investors is Persaud's book, co-written with Randy Ramadin, titled Investing in Condominiums: Strategies, Tips and Expert Advice for the Canadian Real Estate Investor. The book is highly recommended for anyone contemplating a condo purchase.

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Legal Matters

Checklist for first-time home buyers

LEGAL MATTERS
Jeffrey Cowan
home@metronews.ca

I am a first time homebuyer and would like to know what I need to be aware of so I am ready when I find the property of my dreams. Do you have a legal checklist for me to follow?

Answer: Wow! What a question. There are so many things to consider, you may be overwhelmed. Home ownership is a huge financial goal that has so many intricate parts that you need to consider. I will give you a list of things you should address and over the next few weeks I will expand on each of them:

1) Choosing the right lawyer

2) Understanding the purchase process (condo versus house)

3) Getting your financing in order if you haven't done this already (including linking your bank to your lawyer)

4) Making sure with your lawyer that the property you are buying is 'free and clear'

5) Preparing for closing one to two days in advance

6) Picking up your precious and expensive keys that allow you access to your NEW home.

It is a very exciting yet daunting process that you will learn; in the capable hands of your chosen lawyer. Always remember, the cheapest deal (for legal services) is not always the best as you are purchasing perhaps, the largest single asset you will ever own.

Follow Jeff Cowan on Twitter @Cowan_Law or on the website at cowanlaw.ca

Get clutter-free this fall

Take a tip from the squirrels and start storing everything away. All right, not everything — but put away that kitchen clutter, stash your skimpy summer clothes and finally organize your desk. You'll be surprised how much better your place looks when junk, supplies and non-necessities are put in their place.

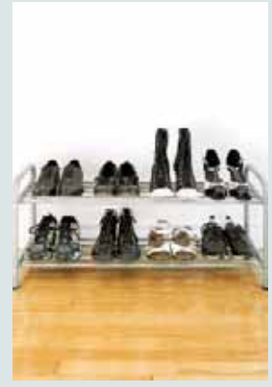
JULIA WEST/METRO WORLD NEWS IN NEW YORK

Reach for the sky

No one said that shelves have to be eye-level. Well, maybe someone did. But they were wrong. Let the ceiling be the limit when it comes to installing shelving. You can buy them big or customize your own, but either way you'll be pleased that you didn't stop at a lousy five-foot-tall bookshelf. With a skyscraper of shelving you can stack books, organize office and art supplies, or show off your treasures.

"Obviously, efficient use of space in a city apartment is critical for good living," says Andrew Black of Black & Sons Furniture Makers in Wisconsin (he's the son half of the name). And there's another plus, Black adds: "Smaller, more efficient homes can have more lasting value, and because it costs you less to live in them, you can afford to fill them with more beautiful things."

Bathrooms need storage love, too



Creative storage can happen anywhere. Don't neglect the bathroom, which may have room for a small storage bench or sink-side end table. And your linen closet could probably use a few simple canvas boxes or hanging shoe organizers to keep everything in place and make a little more room for spare toiletries or cleaning supplies. Finally, get under your bed and organize it with the help of sweater boxes, shoeboxes and Tupperware.

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Light up your living room

Tables and lights.
Part 2 of a series on living room decor will help you find the right accent tables and lighting for your space

DESIGN CENTRE
Karl Lohnes
home@metronews.ca

In this four-part series, I'm serving up decor tips to get your living room looking fabulous in time for the holidays. In this issue, I tackle tables and lamps.

Size

- The lower the coffee table (14 to 18 inches high), the more modern it is. A higher coffee table (often referred to as a cocktail table, at 20 to 26 inches high) is a more traditional approach.
- The length of the coffee table should be two-thirds of the seating area on the sofa. Anything larger will be too awkward to move around.
- Two or three matching small tables can replace one large table and offer up flexibility when entertaining in a small space.
- The height of an end table should be within three inches lower or higher than the sofa arm.
- Try to find an end table that is almost as deep as the sofa — this will maximize space and offer more tabletop display surface.

Style

- Coffee and end tables don't have to match each other.
- If you have a casual household (young children, movie nights and slumber parties) then wood tables or upholstered ottomans (with trays on top) might be a better option for you.
- Glass-topped tables work better where formal entertaining is done.
- If you want to mix and match tables, wood and/or metal tones should be similar to other furnishings or accessories in the room.
- Tables that also offer storage are perfect for smaller spaces.

Cost

- The price depends on the level of quality you are considering.
- A beat-up storage trunk found on the side of the road could be the perfect solution for cottage-style decor, whereas a wooden English side table could cost you thousands of dollars.
- Rule of thumb: Your coffee table should cost about 30 per cent of the cost of your sofa.
- An inexpensive end table can look like a million bucks when topped with a fitted marble top.

Every room needs three types of lighting. Here's what you need in your living room to create the right mood:

Overhead: Try recessed lighting or pot lighting. These lights are used to brighten dark corners or walkways and illuminate paintings.

Ambient: This includes dimmed lights you leave on when you go out at night. A picture light, small candlestick lamps, plug-in night lights and battery-operated candles all help to create ambience in a room at night.

Task: Reading lamps are most popular. I like an elbow-angled floor lamp that can be moved when not in use.

Part 3

Next week: Artwork

Mixing and matching tables helps create an eclectic living room. cb2.com.

An alternative to a coffee table is an ottoman with storage. Jess Storage Ottoman, $1,250, modern-countryinteriors.com.

Make sure you take the height and style of your sofa into consideration when choosing an end table. Original Cottage end table, $129, sears.ca.

Discrete elbow-armed floor lamps are perfect for reading and fit with almost any style. Dainolite Chrome Floor Lamp $200, livinglighting.com.

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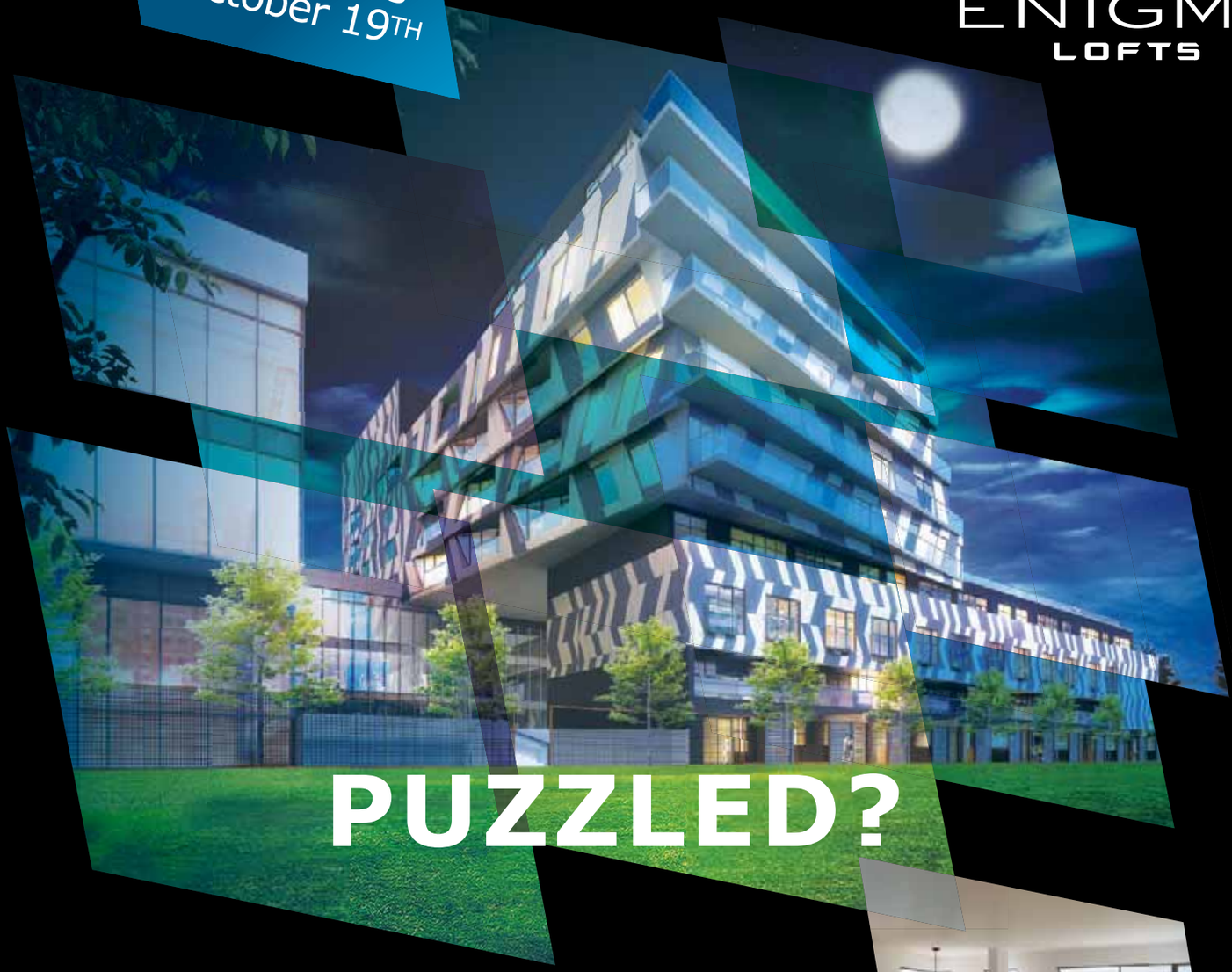

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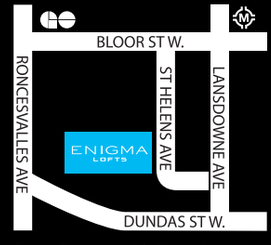

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Nailheads hit just the right note

Constructing style.
Traditional fasteners are having a moment in contemporary decor

If you lived in a comfortable home in 17th century France or 19th century England, your chairs might well have been embellished with nailhead trim. It was a clever, decorative way for craftsmen to secure materials to upholstered furniture.

Another traditional fastener, the rivet, was also commonplace in manufacturing and shipbuilding centuries ago.

Now, both nailheads and rivets are having a moment in contemporary decor. On some pieces, they reinforce traditional elegance. On others, they offer an urban, edgier esthetic.

"We're seeing nailhead trim — this 400-year-old detail — in lots of new applications, creating bold looks," says Seattle designer Timothy De Clue.

Lisa Ferguson, an interior designer in Toronto, trimmed a pair of armless coral chairs with a decorative, antique-brass nailhead design along the skirt. She says both brass and warm satin detailing evoke classic glamour.

"It almost always gives the perception of a more luxurious piece, while adding texture," Ferguson says.

But be mindful of inexpensive trims if you want a luxe look, she adds.

"Attention to detail and craftsmanship is what differentiates the good from the best. Pay special attention to the scale and spacing of the nail heads in relation to the piece of furniture, and always go for metal individual heads over rows of plastic if it is in your budget," she says.

Ballard Designs has a selection of headboards you can customize in different fabrics and finish with brass or silver nailheads.

Homegoods offers slipper chairs in fun colours like peony pink, lime green and rich purple, embellished with silvery trim. The trim also edges a svelte bench — covered in a green, white and black classic pattern — perched on sleek black legs.

Nailhead trim works well with textured materials; Jayson Home's Bretton shelf unit is covered in burlap and trimmed in brass nails.

Jayson Home also plays off the vintage industrial vibe in today's decor with rivet detailing on distressed-iron and steel side tables, reminiscent of turn-of-the-century decor or shipboard tables.

Arhaus has a series of interesting chairs that combine recycled leather seats with backs upholstered in woven fabric; the materials meet at a nailhead border.

THE ASSOCIATED PRESS

Adler's acrylic obelisk filled with nails. JONATHAN ADLER/ THE ASSOCIATED PRESS

Jonathan Adler

Designer Jonathan Adler is a fan of the nail.

- His Channing screen, named after Bette Davis' character in the movie All About Eve, is a white lacquered room divider studded with polished nickel nail heads.
- He also plays with the motif in an irreverent tabletop confection: a clear acrylic obelisk filled with construction nails.

Adler's Channing screen, in white lacquer with polished nickel nailheads. JONATHAN ADLER/THE ASSOCIATED PRESS

the mark.

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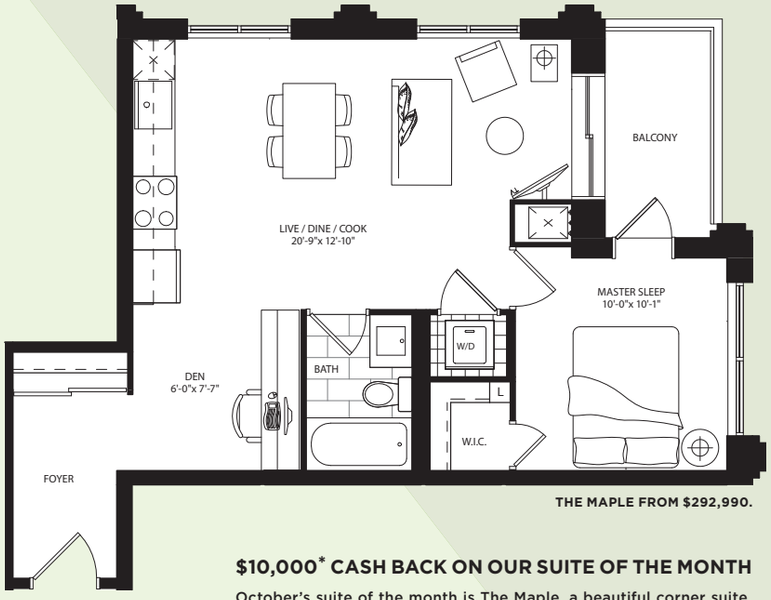

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DIY Thanksgiving

Style gurus Steven Sabados and Chris Hyndman are getting ready for the Thanksgiving holiday and shared these easy, cost-effective DIY projects to help you get into the festive spirit. For more Thanksgiving tips, watch Steven and Chris weekdays at 2 p.m. on CBC.

ALL PHOTOS AND TEXT PROVIDED BY STEVEN AND CHRIS

Thanksgiving table setting

There's no better time of year to celebrate nature's charm than Thanksgiving. Beautiful foliage splashes our landscape, creating breathtaking scenery that has inspired us to create this seasonal table setting.

- Burlap
- Pumpkins and gourds
- Flowers
- Candles
- Dried corn husks
- Manila labels

Method:

1. Run a piece of burlap down your table as a runner. It will warm up the table and instantly set the tone for your harvest meal.
2. Gather pumpkins, gourds, flowers and a few candles to dress up the centre of the table. For a foolproof way to set this up, start with the largest pumpkin and flowers in the centre and work your way out, getting gradually smaller as you go.
3. Create a pumpkin vase by hollowing out one pumpkin and adding a cylinder vase to the centre. Add a seasonal floral bouquet to the vase.
4. Create organic place cards by using dried corn husks wrapped with string. Attach a manila label (with your guest's name handwritten on the label) to each grouping of husks. We recommend a grouping of three husks of varying colours.

Birch candlestick holders

Birch logs are a chic addition to your fall decor and are often found in robust autumn planters. Incorporate a touch of this rustic elegance into your fall tablescape with these beautiful birch log candlestick holders.

- Saw
- Birch logs
- Drill & spade bit
- Candles

Method:

1. Saw your birch log into varying heights.
2. In the centre of each log drill a hole, approximately one inch in depth (Note: Use a spade bit that is the same width as your taper candle — we used a 3/4-inch bit).
3. Add felt pads to the bottom of all your log rounds.
4. Add your candles to the log holders and display in a cluster for a fun centrepiece.

The Pumpkin Alexander cocktail

The wonderful fall flavours that we savour at Thanksgiving need not end once dinner has been devoured. The delicious taste of pumpkin can add an interesting festive twist to a classic Brandy Alexander cocktail. Consider the Pumpkin Alexander as the perfect cocktail for your Thanksgiving dinner party!

- 1.5 oz brandy
- 0.5 oz amaretto
- 2 oz crème
- 3 tsp canned pumpkin pie filling
- Nutmeg
- Cinnamon

Method:

1. Drop some crushed ice into a shaker.
2. Add brandy, amaretto, crème and canned pumpkin pie filling.
3. Secure the shaker lid on the shaker.
4. Shake away!
5. Pour the frothy cocktail into a martini glass.
6. Garnish with grated nutmeg and cinnamon.

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FIRST-TIME HOMEBUYERS

Thursday, October 3, 2013

There are many communities, designs, and builders to choose from, so read advertisements, browse builder websites, visit home shows and model show homes to get a feel for what your dream home is. ISTOCK/THINKSTOCK

Informed shoppers are best shoppers

LESLEY SCORGIE
For Metro

Maybe you have been dreaming up blueprints for years or simply stumbled upon a community where you would like to build your new home. Whatever the case, put on your savvy shopper hat and get informed.

There are many communities, designs, and builders to choose from, so read advertisements, browse builder websites, visit home shows and model show homes to get a feel for what your dream home is. Make a list of your need-to-have and want-to-have requirements.

Similar to resale homes, location and amenities are key when buying new. Investigate future development plans for roads, schools, shopping centres, green space and more prior to selecting your community.

When buying new, you are purchasing a package of services, not just the physical home structure, so you will need to carefully select a builder who is aligned with your goals.

Every builder will have a different philosophy on quality, speed to complete the home, flexibility with the design and the inclusion of certain finishings; some are standard like carpet floor, whereas others, like hardwood, cost extra and need to be included in your budget. Some builders require milestone payments throughout the construction process, in which case you will need your lender to design a mortgage structure that accommodates these. All of these items are negotiable.

Warranty and after-sale services are also very important so you aren't left high and dry with a lopsided door or faulty furnace. Before your home is completed, you will join the builder in a walk-through of the home to verify that the work has been done according to plan. If you are satisfied, you will sign a certificate of completion, noting any outstanding work and when it will be completed. This triggers the warranty coverage on your home.

Choose a builder with an excellent reputation and interview owners who have purchased from your builder. In Canada, most builders are members of the local Canadian Home Builder's Association (chba.ca). Ensure your builder is a true professional.

When buying new, you are purchasing a package of services, not just the physical home structure, so you will need to carefully select a builder who is aligned with your goals. BRAND X PICTURES/THINKSTOCK

Saving helps form healthy financial habits

LESLEY SCORGIE
For Metro

Do you think home ownership is right for you? The first step to making your dream a reality is saving for a down payment.

Most lenders require that you put down a minimum of five per cent of the value of the home, from your own resources or by way of a gift from an immediate relative. If the home you want to purchase costs $300,000, a five per cent down payment is $15,000.

Keep in mind that if you want to avoid having to pay for mortgage insurance, offered namely by the Canada Mortgage and Housing Corporation (CMHC), Genworth, or Canada Guaranty, you will need to come up with a 20 per cent down payment.

Ready for the challenge? Flip open your laptop and create a budget or download a free template from any major bank, CMHC or Google documents.

Budgets are an effective tool to help plan your savings and control spending. List your monthly income and subtract your expenses to get to your bottom line.

Knowing the amount you want to save for a down payment, determine how much you will need to tuck away each month to achieve your goal. To save $15,000 in one year will mean squirrelling away $1,250 per month. If you get a bonus or gift from a family member, add it to your savings.

The safest interest-earning accounts are high-interest savings accounts, guaranteed investment certificates, and money market mutual funds, all of which you can contribute through automatic bank contributions on payday. Don't invest your down payment in a high-risk junk bond or you could lose it.

As an alternative, first-time homebuyers can use the federal government's Home Buyers' Plan (HBP) and become homeowners faster.

The act of saving for a down payment helps form healthy financial habits, which you will need once you are a homeowner.

Before you meet with any mortgage lender, get familiar with current rates, terms and conditions. CREATAS/THINKSTOCK

Mortgages. Select the right financing

There are more than 400 types of mortgage products in Canada and it's important to select financing that suits your needs.

Financial institutions offer mortgage products from their in-house selection. If you are an existing client of the institution, you can negotiate for the best rates because the bank wants to keep your business. So don't be afraid to present a competitive offer to your banker. Because of tough lending standards, however, Canadians with poor credit or low incomes will find it tough to qualify for traditional bank financing.

Mortgage brokers, on the other hand, are independent of any financial institution and work on behalf of you, rather than the lender. Mortgage brokers scour the market for the best mortgage options to suit your specific situation from a multitude of lenders — banks, trusts, private companies, and insurance firms. Because of the close connection with multiple lenders, brokers will negotiate terms and rates suited to your needs and often get nearly instant approvals. Mortgage brokers are free for you to use as the selected lender pays them.

Private mortgages, offered through mortgage brokers, are different from traditional mortgages in that private companies or private investors finance them. Their motivation to lend you money is an investment opportunity for them to collect interest.

Many private mortgage companies and investors have a higher risk tolerance than financial institutions and are therefore more flexible with lending rules. For buyers with a poor credit history or less stable financial situation, private mortgages are a good option. But because private mortgages tend to be higher risk, interest rates, and possibly closing fees, can be greater than mortgages offered by financial institutions.

Before you meet with any lender, get familiar with current rates, terms and conditions. Check posted rates on any bank's website. Ratehub.ca and ratesupermarket.ca compare the best rates in your area.

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House or condo. Which is right for you?

LESLEY SCORGIE
For Metro

If you love the thought of hosting backyard barbecues and you don't mind cutting the lawn, freehold home ownership will probably work for you.

Freehold ownership is where you own both the physical land and the home on the land. This means you have full control over the property, subject to any local land-use bylaws, Crown rights or other restrictions communicated to you at the time of purchase. As long as you don't break any laws or violate permitting limitations you can do almost anything to the property, from remodelling, to planting a garden to building a fence.

Freehold ownership also means the owner is responsible for maintaining the yard, interior and exterior of the property. But if you don't keep up with predetermined neighbourhood permits, codes and standards, local residents can submit their complaints and the city can issue you warnings.

If, on the other hand, the sight of hedging sheers causes you goosebumps, you may want to consider a condominium.

With condominium ownership, you own the unit you live in and share in the ownership of common space within your building. Each month, unit owners pay fees to maintain and improve the building.

Condominiums are typically governed by a board of directors comprised of select unit owners, and the day-to-day activities like lawn maintenance and window cleaning are managed by a property manager who is employed by the board.

Because you don't own the building in a condo, you are limited in what can be changed. For example, if you want to install a hot tub on the balcony of your 21st-floor apartment, you would likely need to seek approval from the condominium board prior to hiring a crane. And condominiums have rules about things like noise and pets.

For many individuals that travel, condominium living is perfect. They simply lock the door to their unit and jet set to their destination knowing their property is secure.

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A reputable realtor can walk you through the negotiation process and help you stick to your walk-away point. ISTOCK/THINKSTOCK

Negotiations are part of the process

In many cases, your initial offer to purchase is simply a starting point for negotiating. Often, the seller will counteroffer, which means they will ask for aspects of your initial offer to be amended, such as the price, deposit or conditions. Buyers and sellers continue to swap offers and counteroffers until they have reached an agreement or choose to walk away from the deal.

When making an offer, protect yourself and your finances by leaving emotions out of the equation and knowing your limits in terms of affordability and conditions. Clearly defining a "walk-away" point will also help guide the process.

When the negotiations begin, ask for what you want, but be realistic. Don't offer $100,000 for a property worth $1 million. Base your offer on facts by reviewing and presenting information on comparable properties from realtor.ca.

If it's a buyer's market, disclose that you are interested in other properties. If it's a seller's market, put a human face to the process and write a personal letter to the seller.

Throughout the process you will learn the seller's needs and can negotiate based on those.

A reputable realtor can walk you through the negotiation process and help you stick to your walk-away point.

The interest rate and terms of your mortgage are also up for negotiation. Follow these steps:

- Research current rates and terms by reviewing multiple websites of financial institutions. Also check out ratehub.ca for the best rates across Canada.
- Speak to a mortgage representative or manager, and ask for a better rate. Keep what you researched in mind during your discussion. Most credit grantors will try to work with you to earn or keep your business, especially if you are a good client.
- To strengthen your position, present a competitive offer that your lender could match.
- If the lender doesn't want to play ball, take your business elsewhere. LESLEY SCORGIE

Doping

Armstrong's bronze medal returned to IOC

Lance Armstrong's Olympic medal is back with the IOC.

The International Olympic Committee stripped the American rider of the bronze medal from the 2000 Sydney Games in January after he admitted to doping.

After months of delays, Armstrong handed back the medal two weeks ago to the U.S. Olympic Committee.

The IOC said on Wednesday it has received the medal from the USOC and placed it in storage in Lausanne, Switzerland. THE ASSOCIATED PRESS

CFL

Ticats, Williams reach agreement

The Hamilton Tiger-Cats announced Wednesday that Chris Williams is free to sign with an NFL team, but they'll retain his CFL rights through the 2014 season. THE CANADIAN PRESS

Chris Williams and the Ticats had been locked into a season-long dispute. THE CANADIAN PRESS FILE

NBA

"It's not a privilege I ever really dreamed about."

Lakers point guard **Steve Nash,** 39, upon being informed that he's the oldest player in the NBA. Nash is currently training for his 18th NBA season.

Bolland, Bernier boost Leafs to victory in Philadelphia

NHL. Off-season additions get Toronto off to perfect 2-0 start to the season

Maple Leafs goalie Jonathan Bernier swipes at Flyers right-winger Matt Read on Wednesday in Philadelphia. Bernier made 31 saves in his debut start for Toronto as the Leafs improved to 2-0 on the young season with a 3-1 win. MATT SLOCUM/THE ASSOCIATED PRESS

Dave Bolland scored twice and Phil Kessel added a goal to lead the Toronto Maple Leafs to 3-1 win over the Philadelphia Flyers on Wednesday night.

The Maple Leafs are off to a 2-0 start and spoiled Philadelphia's season opener one night after ruining Montreal's. Jonathan Bernier stopped 31 shots for the Maple Leafs.

Toronto acquired Bolland and Bernier in the off-season to bolster their bid to get out of the first round and make a run in the Eastern Conference playoffs.

Kessel scored his goal a day after he signed a $64-million, eight-year extension.

Brayden Schenn scored for the Flyers.

Bolland scored the go-ahead goal from the slot early in the third period. It was his first goal since the Game 6 clincher for the Chicago Blackhawks in the Stanley Cup finals.

He sealed this win with a power-play goal with 22.5 seconds left.

Kessel turned 26 on Wednesday with plenty of reasons to celebrate. He signed the whopping extension that will keep him off the free-agent market after the season.

A 20-goal scorer last season, Kessel knocked in a rebound late in the second for the tying goal.

Like Kessel, Bernier also is part of Toronto's long-term future. He signed a $5.8-million, two-year contract soon after he was acquired from Los Angeles. He was 29-20-6, with a 2.36 goals-against average and .912 save percentage as Jonathan Quick's backup with the Kings.

He kept Toronto in the game after the Flyers controlled the first period. Toronto went without a shot for a 12-minute stretch.

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Parros leaves hospital

Montreal Canadiens enforcer George Parros was released from hospital Wednesday after being treated for a head injury.

- "Medical update on George Parros: he was released from the hospital, suffered a concussion, will be out indefinitely," the Canadiens said Wednesday on their Twitter feed. It was the first game in a Montreal uniform for Parros, who joined the Canadiens last summer.

NHL still sleeping on realities of fighting

DAVE LANGFORD
dave.langford@metronews.ca

The date was Dec. 12, 2008, and the incident occurred in an Ontario Hockey Association senior AAA game in Brantford, Ont.

Don Sanderson, a defenceman with the Whitby Dunlops, became involved in a fight with Brantford Blast forward Corey Fulton.

Just before the fight began, Sanderson's helmet came off. During the bout, both players fell to the ice, with Sanderson striking his head.

He passed out briefly, regained consciousness and then went into a coma.

Sanderson, 21, and a York University student, died Jan. 2, 2009, three weeks later.

Fast forward to Tuesday night in Montreal.

George Parros, 33, of the Montreal Canadiens engaged in two meaningless fights with the Toronto Maple Leafs' Colton Orr. They were two of the five fights on the opening-night card of the NHL schedule.

Canadiens enforcer George Parros is examined by trainers on Tuesday after falling face first into the ice during a fight with the Leafs' Colton Orr. THE CANADIAN PRESS

In the fourth bout of the night, Parros stumbled over his opponent, smashing his face into the ice.

And just like Sanderson five years earlier, Parros passed out, regained consciousness and was taken off the ice on a stretcher.

But unlike Sanderson, Parros will live to tell his story. And unlike that ugly day in Brantford, we now have the opportunity to learn from our mistakes. And from Sanderson's death.

The fixes need to begin at the NHL level, with rules for needless fighting put into place.

It's easy. Fight and you will be ejected. It's simple, clean and everyone can understand it. It doesn't ban fighting; it increases the consequences.

Don't stop hitting. Keep skating at the highest speeds we have ever seen. Take Don Cherry's national platform away from him.

NHLers are larger, faster and stronger now than they have ever been. The game itself is as entertaining as we have ever seen.

In short, it's a wonderful game. Let's make certain it's a wonderful life.

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Hard-knock life as a rookie over for Valanciunas

NBA. Raptors centre bigger, stronger going into sophomore season

Jonas Valanciunas was knocked about by some of the biggest and best centres in the league in an inauspicious start to his NBA career.

Roy Hibbert, Brook Lopez, Al Jefferson, Kevin Garnett — no matter the night, it was going to be a long one for the Toronto Raptors rookie.

And as Valanciunas's debut went, so went the Raptors, it seems.

"Jonas took his whuppin' last year early," said Raptors coach Dwane Casey. "(Opponents) saw something good to eat with a rookie at centre."

Jonas Valanciunas battles Piston Greg Monroe for position last season. TORSTAR NEWS SERVICE

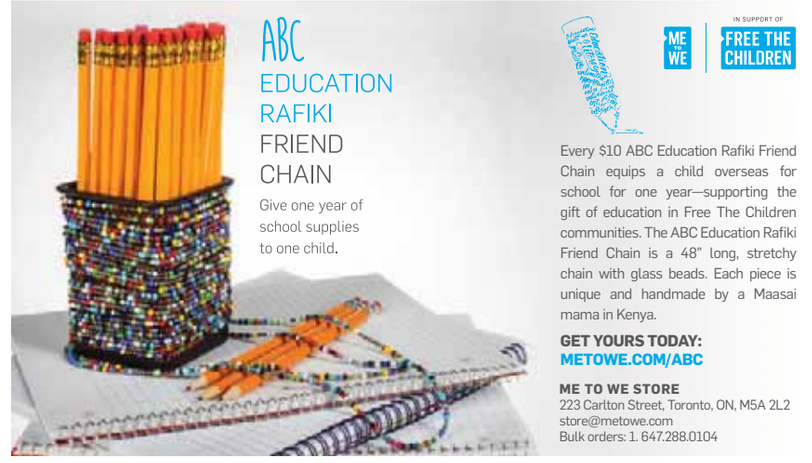
But the growth of the young Lithuanian over the course of the season became one of Casey's biggest sources of pride in a campaign he otherwise didn't have a lot to be thrilled about.

"He had to learn. We knew that going in, that it was going to be ugly," Casey said. "But as the year went on you could see a young man growing, and it continued through this summer. It's not a finished product yet but he's getting there and I really like what we have."

The 21-year-old Valanciunas went on to shine for the Raptors in the Las Vegas Summer League, winning tournament MVP honours, and then helped Lithuania to its first Euroleague final in 10 years.

The seven-foot centre has been all business in his approach to his sophomore season. He put on weight and is noticeably broader across the chest, arms thicker.

THE CANADIAN PRESS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Whey Better Protein by: Shannon Kadlovski, BA, CNP

When it comes to choosing a protein powder, not all things are created equal. For athletes, as well as for those simply looking to increase their daily protein intake, it is often recommended to consume a daily protein smoothie. This provides increased energy, muscle repair, appetite control, and nourishment to the body. While it is common to consume protein powders for increased health, not all protein powders contain healthy, nourishing ingredients. In fact, some are actually loaded with added sugar, artificial sweeteners, fillers, GMOs, hormones and antibiotics, as well as other artificial and unhealthy ingredients. So, if your intention is to get healthy or stay healthy, you must make sure that you are choosing the right type of protein powder.

When Choosing a Whey Protein Powder Consider These 4 Tips:

1. Choose New Zealand Whey – It is the cleanest and purest whey available. The New Zealand Dairy industry has incredibly high standards for product safety and the humane treatment of their cows. Their cows are never injected with growth hormones, antibiotics, genetically modified organisms, or any other chemicals.

2. Choose a brand with added enzymes such as protease, lactase and amylase – These enzymes help to make the protein more digestible.

3. Choose one that is cold temperature micro-filtered.This ensures the highest quality and biological value.

4. Choose an all-natural brand, free of artificial flavours and artificial colors.

Absolute Smoothie Recipe

1 cup water or coconut water
1 scoop of Absolute Whey protein powder (or 2 tbsp.)
1 tbsp. chia seeds
¼ tsp. matcha green tea powder or ¼ tsp. spirulina powder
½ cup fresh blueberries
½ banana
¼ tsp. cinnamon
handful of kale
* Toss all of the ingredients into a blender and blend until smooth and creamy

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Horoscopes

♈ Aries
March 21 - April 20
If a friend or colleague insists on what you think is a silly course of action, don't argue about it. Your best strategy is to agree with every word they say. Come tomorrow, they will have forgotten about it.

♉ Taurus
April 21 - May 21
Most times you manage to get your way but today others are determined to deny you what you want. There will be a few cross words before the sun sets. Most will come from you.

♊ Gemini
May 22 - June 21
You feel left out. Everyone but you seems to have something important to do. Why not turn it to your advantage? If others are too busy to watch you then you're free to do as you please.

♋ Cancer
June 22 - July 23
Is a certain relationship worth the effort? That is the question you will be asking yourself today but you must not come to any hard conclusions just yet. Come tomorrow, it won't look as bad as it does now.

♌ Leo
July 24 - Aug. 23
You may be eager to spend money, if only to cheer yourself up, but your extravagance could backfire on you later in the month when various bills have to be paid and you don't have the cash. Be prudent.

♍ Virgo
Aug. 24 - Sept. 23
Try to view a negative situation in a positive way. Most of the "problems" you encounter are not really problems, just everyday events that you have allowed to balloon in size.

♎ Libra
Sept. 24 - Oct. 23
You won't be in the most trusting of moods today. You seem to believe that even your allies are plotting against you. It's all nonsense, of course, and by the end of the week you'll be the best of friends again.

♏ Scorpio
Oct. 24 - Nov. 22
Today's difficult cosmic picture may incline you to gloom and doom but don't let downbeat thoughts take over your mind. Make a list of all the things you have to be thankful for.

♐ Sagittarius
Nov. 23 - Dec. 21
Don't take it to heart if certain people pour scorn on your ideas. It doesn't mean they don't think you are capable of reaching your goals. On the contrary, they know you are and that's what worries them.

♑ Capricorn
Dec. 22 - Jan. 20
Today's Sun-Uranus link may tempt you to scrap everything and start again from scratch but is that smart? Think of all the remarkable things you have done over the years. Don't waste all that good experience.

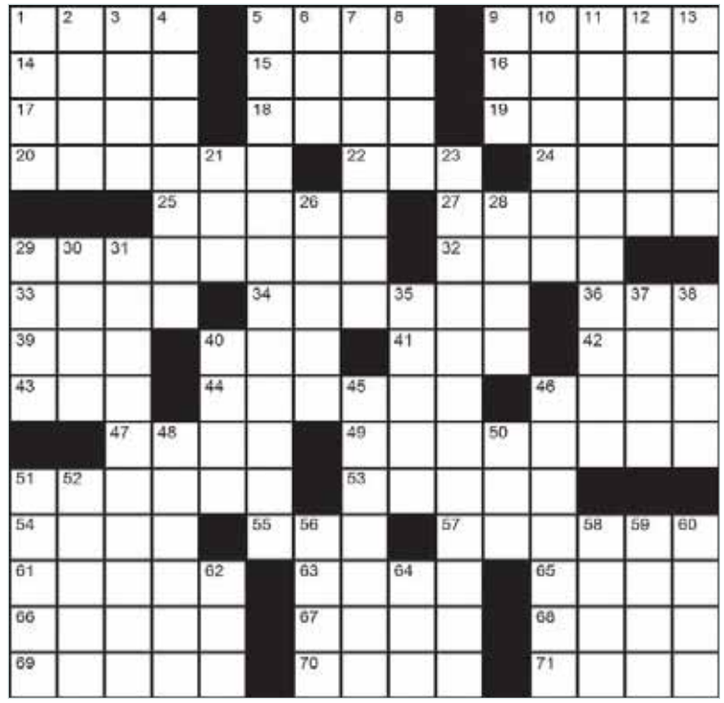
♒ Aquarius
Jan. 21 - Feb. 19
You would love to escape your everyday environment. So why don't you? Pack an overnight bag and head off into the wild blue yonder. Short-term escapism isn't bad.

♓ Pisces
Feb. 20 - March 20
The Sun at odds with Uranus, planet of the unexpected, could bring a nasty financial suprise, but don't panic. Cash flow may be slow but it's not the end of the world. **SALLY BROMPTON**

Crossword: Canada Across and Down

See today's answers at metronews.ca/answers.

BY KELLY ANN BUCHANAN



Across
1. Puffy li'l props
5. Networks
9. "Pretty Bad Boy" is by which Canadian band?
14. Canadian country songstress Ms. Yates
15. Mine passage
16. Intro-to-French verb
17. Lang. of Rome
18. "Hard Core __" (1996)
19. Wait on
20. Canadian football trophy, __ Cup
22. Chapeau: English
24. Canadian rebel Louis
25. __ finalis (Purpose, in Latin)
27. Devices for detecting
29. City in Quebec
32. Aware of, as a surprise: 2 wds.
33. Its capital is Muscat
34. Soap brand
36. 0 Meridian letters
39. Driveway covering
40. Scribble something swiftly
41. Not he
42. Particular loaf
43. UK record label
44. Ironed pants lines
46. Director Mr. Reiner
47. Margarine
49. Treason
51. Harmless, healthwise
53. Skincare formula
54. Souls: French
55. Nevertheless
57. Drummer on "The Muppets"
61. Coffee serving
63. Deeply absorbed
65. Volcanic rock
66. Traditional toys
67. Prie-__ (Prayer bench)
68. "The __ in Winter" (1968)
69. Rosebud, and others
70. Adam & The __
71. Prince Charles' sister

Down
1. 154 in ancient Rome
2. Wee bit
3. Mommy's mom, mini-ly
4. California's techie region, __ Valley
5. Arctic animal group-ing sight: 2 wds.
6. Tokyo, once
7. '80s rocker's coiffure look: 2 wds.
8. Ancient portico of Greece
9. Car's fill up
10. Exceed
11. Oscar Wilde novel, The Picture of __ __
12. Scuba-using person
13. Mr. Hershiser's of baseball
21. H2O, in Hull
23. Seven-time WWE women's champ from Richmond Hill, Ontario: 2 wds.
26. Glide on ice
28. L'__ aux Meadows
29. Memorization method
30. Islamic leader
31. Puppet-on-strings
35. Founded in 1946, __ Lauder
37. "__ Breckinridge" (1970)
38. Recount
40. PC image file format
45. Fast from
46. Prince Charles' wife
48. Put for sale, as a house
50. Flee
51. Resists
52. Internet letter
56. Earth goddess in Richard Wagner's opera Das Rheingold
58. City's central street
59. Makeup company
60. "Penny __" by The Beatles
62. Feminine suffix
64. Monogram of our 15th Prime Minister

Yesterday's Crossword

Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

					5	1		
			8	7		3		
3	9	2				5		
5			6		8		3	
	1						6	
	4		7		2			1
		1				2	4	7
		9		2	7			
		6	3					

Yesterday's Sudoku

7	8	3	9	4	2	1	5	6
1	5	4	6	7	3	8	2	9
9	2	6	8	5	1	3	4	7
3	7	5	2	1	9	4	6	8
8	9	1	5	6	4	2	7	3
4	6	2	7	3	8	9	1	5
5	4	8	3	2	6	7	9	1
6	1	9	4	8	7	5	3	2
2	3	7	1	9	5	6	8	4

Today
20°/16°
Showers
60%

Friday
21°/14°
Rain
70%

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Check your local listings for details.
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TWN incorporates MSC data

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HYUNDAI

FACTORY AUTHORIZED CLEAROUT

0%† FINANCING FOR UP TO 96 MONTHS OR GET UP TO **$4,500 IN PRICE ADJUSTMENTSΩ**
AMOUNT SHOWN ON THE 2013 SONATA HYBRID

ON SELECT MODELS

HURRY IN AND GET AN AMAZING DEAL TODAY

2013 ACCENT 5 DR L

Inventory is limited.
Dealer order may be required.

GLS model shown

OWN IT FOR $73 BI-WEEKLY WITH 0%† FINANCING FOR 96 MONTHS + INCLUDES $200 IN PRICE ADJUSTMENTSΩ
NO MONEY DOWN

STANDARD FEATURES INCLUDE:
1.6L GDI ENGINE • FRONT ACTIVE HEADRESTS • FRONT, SIDE & CURTAIN AIRBAGS • POWER DOOR LOCKS • AM/FM/CD/MP3/USB/IPOD® AUDIO SYSTEM

SELLING PRICE: $15,135♦
ACCENT 5 DR L 6-SPEED MANUAL. $200 PRICE ADJUSTMENTΩ, FEES, DELIVERY & DESTINATION INCLUDED. PLUS HST.

HWY: **5.3**L/100 KM
CITY: **7.1**L/100 KM▼

2013 ELANTRA L

Inventory is limited.
Dealer order may be required.

Limited model shown

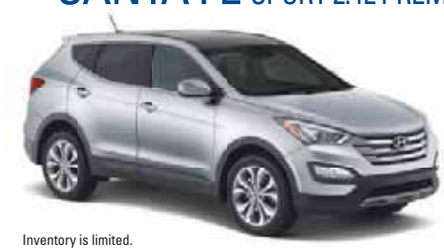
OWN IT FOR $82 BI-WEEKLY WITH 0%† FINANCING FOR 96 MONTHS + INCLUDES $500 IN PRICE ADJUSTMENTSΩ
NO MONEY DOWN

STANDARD FEATURES INCLUDE:
6 AIRBAGS • IPOD®/USB/AUXILIARY INPUT JACKS • POWER WINDOWS & DOOR LOCKS • ABS WITH TRACTION CONTROL SYSTEM • DUAL HEATED POWER EXTERIOR MIRRORS

SELLING PRICE: $17,035♦
ELANTRA L 6-SPEED MANUAL. $500 PRICE ADJUSTMENTΩ, FEES, DELIVERY & DESTINATION INCLUDED. PLUS HST.

HWY: **5.2**L/100 KM
CITY: **7.1**L/100 KM▼

2013 SANTA FE SPORT 2.4L PREMIUM FWD



Inventory is limited.

Limited model shown

OWN IT FOR $149 BI-WEEKLY WITH 1.79%† FINANCING FOR 96 MONTHS
WITH $1,300 DOWN

STANDARD FEATURES INCLUDE:
AUTOMATIC DUAL ZONE TEMPERATURE CONTROL • AUTOMATIC HEADLIGHTS • SIRIUS XM™ RADIO WITH BLUETOOTH® HANDS FREE PHONE SYSTEM • REAR PARK ASSIST • HEATED STEERING WHEEL/FRONT/REAR SEATS

SANTA FE SPORT 2.0T 2013 CANADIAN UTILITY VEHICLE OF THE YEAR

SELLING PRICE: $30,195♦
SANTA FE SPORT 2.4L PREMIUM FWD AUTO. FEES, DELIVERY & DESTINATION INCLUDED. PLUS HST.

HWY: **6.7**L/100 KM
CITY: **10.1**L/100 KM▼

2013 ELANTRA GT

Inventory is limited.
Dealer order may be required.

SE with Tech. shown

GET UP TO $2,350 IN PRICE ADJUSTMENTSΩ + 0%† FINANCING FOR 24 MONTHS

AVAILABLE FEATURES:
SIRIUS XM™ RADIO WITH BLUETOOTH® HANDS FREE PHONE SYSTEM • PANORAMIC SUNROOF • 17" ALLOY WHEELS • 7" TOUCHSCREEN NAVIGATION SYSTEM W/HIDDEN REARVIEW CAMERA • HEATED FRONT SEATS

ELANTRA GT 2013 BEST NEW SMALL CAR (OVER $21K)

HWY: **5.3**L/100 KM
CITY: **7.6**L/100 KM▼

5 YEAR WARRANTY
5-year/100,000 km Comprehensive Limited Warranty††
5-year/100,000 km Powertrain Warranty
5-year/100,000 km Emission Warranty

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